



# **Study on measuring consumer detriment in the European Union**

Final report Part 3 – Additional annexes

**EUROPEAN COMMISSION**

Produced by Consumers, Health, Agriculture and Food Executive Agency (Chafea) on behalf of

Directorate-General for Justice and Consumers  
Unit 0.3 — Economic analysis and evaluation

*Contact:* Barbara Moench

*E-mail:* [JUST-03@ec.europa.eu](mailto:JUST-03@ec.europa.eu)

*European Commission  
B-1049 Brussels*

# Study on measuring consumer detriment in the European Union

Final report Part 3 – Additional annexes

*Prepared by* Civic Consulting  
*Sub-contractor* TNS Opinion (*consumer survey implementation*)  
*Reported by* Dr Frank Alleweldt, Dr Senda Kara (*directors*)  
Nicholas McSpedden-Brown, Camille Salinier (*project managers*)  
Anthony Allen, Tanja Kimova (*consumer survey, TNS opinion*)  
Tommy Burke (*expert group member*)  
Phillip Evans (*expert group member*)  
Dr. Vaia Karapanou (*expert group member*)  
Dr. Pete Lunn (*expert group member*)  
Prof. Peter Lunt (*expert group member*)  
Prof. Peter Rott (*expert group member*)  
*Support team* Agathe Osinski, Kris Best, Aysun Yahlier  
*Date* February 2017

***Europe Direct is a service to help you find answers  
to your questions about the European Union.***

**Freephone number (\*):**

**00 800 6 7 8 9 10 11**

(\*) The information given is free, as are most calls (though some operators, phone boxes or hotels may charge you).

This report was produced under the EU Consumer Programme (2007-2013) in the frame of a service contract with the Consumers, Health, Agriculture and Food Executive Agency (Chafea) acting under the mandate from the European Commission.

The content of this report represents the views of the contractor and is its sole responsibility; it can in no way be taken to reflect the views of the European Commission and/or Chafea or other body of the European Union.

The European Commission and/or Chafea do not guarantee the accuracy of the data included in this report, nor do they accept responsibility for any use made by third parties thereof.

More information on the European Union is available on the Internet (<http://europa.eu>).

More information on the European Union is available on the Internet (<http://europa.eu>).

Luxembourg: Publications Office of the European Union, 2017

PDF/Volume_01	ISBN 978-92-9200-748-5	doi: 10.2818/263867	EB-02-17-005-EN-N
---------------	------------------------	---------------------	-------------------

© European Union, 2017

Reproduction is authorised provided the source is acknowledged.

## Table of Contents

Annex I. Advice on data collection and analysis needs and consumer analysis in general at EU level	6
Annex II. Secondary data sources	12
Annex III.A. Questionnaire for main online consumer survey	23
Annex III.B. Questionnaire for main face-to-face consumer survey	112
Annex IV.A. Data tables for main online consumer survey	199
Annex IV.B. Data tables for main face-to-face consumer survey	1081
Annex V. Data tables for pilot consumer survey	1734
Annex VI. Questionnaire for mystery shopping exercise	1940
Annex VII. Questionnaire for survey of complaint handling bodies	1954
Annex VIII. Pilot survey questionnaire	1985
Annex IX. Additional results tables based on face-to-face survey results	2061
Annex X. Output tables of the regression analyses	2075
Annex XI. Data tables for mystery shopping exercise	2083
Annex XII. Data tables for survey of complaint handling bodies	2150
Annex XIII. Implementation of pilot survey	2221
Annex XIV. Implementation of main consumer surveys	2225
Annex XV. Magnitude of financial detriment by market	2233
Annex XVI. Workshop document for First expert workshop	2263
Annex XVII. Workshop document for Second expert workshop	2331
Annex XVIII. Bibliography	2434
Annex XIX. Mapping of Commission complaints database classification categories to problem types in the questionnaire	2441
Annex XX. Quality control applied prior to the assessment of the magnitude of detriment	2450
Annex XXI. Pre- and post-redress financial detriment for consumers who sought redress	2452

## Annex I. Advice on data collection and analysis needs and consumer analysis in general at EU level

*This Annex provides conclusions and recommendations on collection and analysis of data as well as consumer analysis in general at EU level based on our experiences in carrying out the study on measuring consumer detriment in the European Union.*

### 1. Improving complaints data in the European Commission harmonised complaints database

For this study we used the European Commission harmonised complaints database, which contains data on complaints provided to the European Commission by Member States' complaint handling bodies according to a harmonised classification and reporting methodology (as per EC Recommendation C(2010)3021 final).<sup>1</sup> The complaints data served as a basis for both assessing the relative frequency of types of complaints in the markets subject to assessment and for triangulating the results of the consumer survey (see Section 5 of the main report for the approach to triangulation).<sup>2</sup>

For the purposes of this study the harmonised complaints database proved to be an effective tool, and hence we recommend its continued use as part of the methodology, as indicated in the operational guidance document. However, many national complaint handling bodies are either yet to provide complaints data to the European Commission or are yet to do so according to the harmonised classification and reporting methodology outlined in the Recommendation. While in this study we have applied a survey of complaint handling bodies to 'fill' the gaps in the database, a more complete harmonised complaints database would be helpful in the future for the application of the methodology to measure consumer detriment and other analyses of consumer complaints. Our primary recommendation concerning the complaints database is therefore that the European Commission continue to encourage Member States' complaint handling bodies to both adopt the classification and reporting methodology outlined in the Recommendation and to provide their data to the database on a regular basis.

In addition, in the course of the study a number of issues were identified, which if addressed may contribute to improving the use of complaints data:

- 1) *For some markets, certain problem types that we found relevant for specific markets were not easily identifiable in the existing complaints categories. For example for train services: 'Registered luggage lost, damaged or delayed', 'Could not take bicycle on board', 'Meals, drinks, accommodation and/or transport not offered by seller/provider when train was delayed', 'Lack of information, in case of transport disruption, on passenger rights or alternative means of transport' were difficult to assign to any of the existing complaints categories according to the Recommendation. We therefore recommend providing additional guidance for*

<sup>1</sup> EC Recommendation of 12.5.2010 on the Use of a Harmonised Methodology for Classifying and Reporting Consumer Complaints and Enquiries, 2010.

<sup>2</sup> The extract of the European Commission harmonised complaints database included the following information: Reason for contact: Complaint; Year of creation: from 2012 to 2015; Country of organisation: France, Italy, Poland, UK; Market: six markets subject to analysis in the study: 'Railways', 'Large domestic household appliances', 'Financial services – Credit (excluding mortgage/home loans)', 'Mobile telephone services', 'Electricity', 'Clothing (including tailor-made goods) and footwear' (wording used in complaints database); Complaints classification: First and second levels; Number of cases.

specific markets as to the classification of some types of complaints relevant for those markets.

- 2) *A significant number of complaints are not fully categorised.* In the Recommendation, it is suggested that each 1<sup>st</sup> level classification category of complaints (e.g. '1. Quality of goods and services'; '2. Delivery of goods/Provision of services') be subdivided into several 2<sup>nd</sup> level classification categories (e.g. '1.1. Defective, caused damage'; '1.2. Not in conformity with order'). In the data we received for this study, however, while the 1<sup>st</sup> level classification was indicated for each complaint registered, the 2<sup>nd</sup> level classification was only indicated for about a third of these complaints. This meant that the relative frequency of complaints as categorised at the 2<sup>nd</sup> level classification could only be assessed on a sub-sample of the total complaints in the extract. Furthermore, while the approach to triangulation in the methodology is based on comparisons of 1<sup>st</sup> level classification of complaint categories with the broader categories of problem types in the consumer survey questionnaire, for specific markets the higher level of granularity in the complaints data provided by the much higher number of 2<sup>nd</sup> level classification categories (52 in total) may be desirable. In this regard, we recommend that complaint handling bodies providing data to the harmonised complaints database be encouraged to specify, to the extent possible, both the 1<sup>st</sup> and the 2<sup>nd</sup> level classification categories of their complaints data.
- 3) *Data on consumer's monetary loss and amount paid in the database could be improved.* The Recommendation suggests that complaint handling bodies collect data on the amount paid by the consumer for the good or service and the indicative monetary loss as declared by the consumer. However, this data is not listed for a substantial proportion of complaints. Yet, complaint handling bodies' estimations of average financial detriment in markets may be useful for the purposes of triangulating results of consumer surveys concerning the magnitude of financial detriment. We therefore recommend further encouraging complaint handling bodies to collect data on the amount paid by the consumer as well as the indicative monetary loss suffered by the consumer, to the extent possible, and to specify this information in the data they provide to the harmonised complaints database.

## 2. Refining the product classification systems in harmonised complaints database and in Consumer Market Scoreboard

The methodology developed uses the product classification system in the European Commission harmonised complaints database as a basis to define the products that make up the markets subject to assessment in the study. It uses terminology applied in the European Commission's Consumer Markets Scoreboard (CMS) to label each of these markets. Again, in the course of study we identified a number of issues that could be addressed to refine the product classification systems used:

- 4) *There are small differences between the two classification systems concerning these markets, both in terms of the terminology to define markets as well as the products that comprise each market.* For example, where the harmonised complaints database refers to 'Financial Services — Credit (excluding mortgage/home loans)', the CMS refers to 'Loans, credit and credit cards'. The train services market in the harmonised complaints database comprises 'transport of individuals and groups of persons and luggage by train. Includes: transport of private vehicles', while in the CMS, train services is defined simply as 'Railways'. In this case the actual scope does not differ between the two classification systems but the terminology used does not make this clear to readers and potential users. While these discrepancies are small, for some markets they may nonetheless impede strictly uniform comparisons of the complaints data with the CMS data and/or the results of the assessment of detriment as conducted using this methodology. We therefore recommend that the terminology for the markets and

the definition of the products they comprise be aligned across the CMS and the harmonised complaints database.

- 5) *In the Recommendation of the harmonised complaints database, markets vary in the granularity of the definition of the products they comprise.* For example, large household appliances are defined by the Recommendation as 'Major, durable household appliances whether electric or not; covers delivery, installation and repair where applicable.' The Recommendation then lists close to 30 examples of products that qualify for the market, from *cookers* to *water softeners*.<sup>3</sup> In contrast, the market 'electricity services' is defined as 'Includes: electricity supply; associated items such as hire of meters, reading of meters, standing charges, etc.' without further detailing any products. In this study, for both electricity services and mobile telephone services, additional specific products were therefore included as answer items in the consumer survey questionnaire. For electricity services, in the answer items we differentiated between an electricity subscription (with regular payments) and prepaid electricity (with payment upfront) as well as between standalone electricity and electricity as part of a bundle with other services (e.g. gas, water, insurance, etc.).<sup>4</sup> This differentiation provided a more accurate picture of the type of electricity service linked to the detriment reported, which in turn should allow for more targeted policy measures. We therefore recommend that the product classification system in the complaints database and associated Recommendation be reviewed specifically for those markets which may merit a more granular definition of the products they comprise, when considering the need for targeted policy measures.

### 3. Developing the Market Monitoring Survey

The Consumer Market Scoreboard tracks the performance of over 50 EU consumer markets using indicators such as comparability of offers, trust in retailers, problems, complaints, satisfaction, switching and choice. Accordingly, it is an important tool for developing evidence-based and targeted market-specific consumer policy measures, at both the European and national level. The data for the Scoreboard is provided by the Market Monitoring Survey (MMS), a telephone-based consumer survey conducted every two years across the EU, Iceland and Norway that covers all the markets featuring in the CMS.

Given that the MMS includes a question on problems (as a basis for the problems rate indicator), it is in particular an essential source for information on consumer problems in specific markets. The MMS defines the problems rate as the percentage of respondents who experienced a problem in a market – either with a good or service, or the retailer/provider – within a market-specific reference period, as a proportion of those who purchased/paid for a good or service in the market in question within the same market-specific reference period.<sup>5</sup> Furthermore, the market penetration rate is

<sup>3</sup> The list in full is: 'Cooks, ranges, ovens and micro-wave ovens; refrigerators, freezers and fridge-freezers; washing-machines, dryers, drying cabinets, dishwashers, ironing and pressing machines; air conditioners, humidifiers, space heaters, water heaters, portable heating appliances, ventilators and extractor hoods; vacuum cleaners, steam-cleaning machines, carpet shampooing machines and machines for scrubbing, waxing and polishing floors; other major household appliances such as safes, sewing machines, knitting machines, water softeners, etc.'

<sup>4</sup> For mobile telephone services, in the answer items we differentiated between mobile telephone subscription including mobile Internet mobile telephone subscription without mobile Internet and prepaid SIM card or recharge card.

<sup>5</sup> The question is formulated as follows: "Within the past [reference period] year(s), did you experience any problem with the [product/service] you purchased/you paid for, either with the product or the retailer/the service or provider, where you thought you had a legitimate cause for complaint?"



defined in the MMS as the percentage of respondents who purchased/paid for a good or service in the market in question within the same market-specific reference period as a proportion of those who were sampled. These two variables can then be used to estimate the overall incidence rate of problems, by multiplying the rate of problems in the market by the market penetration rate.<sup>6</sup> This is an essential data source for determining required sample sizes for consumer surveys that measure consumer detriment (see operational guidance document for more details) and for triangulating results of assessments of the incidence of consumer problems. However, the MMS could be further refined to address the following issues identified in the course of the study:

- 6) *The MMS is an essential data source for incidence rates of problems experienced by consumers; to facilitate its use as a complementary source of data for detriment estimates, its consistency with the methodology developed would need to be enhanced.* As detailed in the operational guidance document, given the strong mode effect, for estimating incidence of consumer problems in a given market, data from one survey mode should be complemented with data from other survey modes, if available, to establish ranges of estimates. While the MMS provides estimates of the incidence rate of problems in given markets derived from data collected in a phone survey, the methodology used to obtain these estimates differs from the methodology developed in this study, in terms of questions and screening process. To facilitate its use as a complementary source of data regarding the incidence of problems, the wording of questions regarding problems consumers have experienced with goods or services and the screening process used would need to be aligned as much as possible with the methodology developed in this study.
- 7) *Problems caused by goods or services that were paid for at an earlier point in time, beyond the market-specific reference period, are not considered in the problems rate.* This may lead to a lower incidence rate of problems in specific markets such as the durable goods markets (e.g. large household appliances), where problems often occur after the reference period of 2 years (as evidenced by the results of this study).<sup>7</sup> Nonetheless, in markets in which goods or services are purchased/paid for on a regular basis (e.g. subscription services) or shortly before use of the good or service (e.g. food, train services), this issue is not relevant. Accordingly, an increase in the reference period could be considered for those markets for which the current reference period might lead to a gap in the identification of relevant problems. For example, the reference period for durable goods markets such as large household appliances or for financial services such as loans could be increased to 5 years.
- 8) *Currently, the information on problems provided by the MMS is unspecific.* As mentioned above, the MMS only indicates the percentage of respondents who experienced a problem in a market, without providing further details, which would however be of great interest as a complementary source of regular information on consumer problems across different markets. For those respondents who reported a problem, an additional follow-up question on the type of problem they experienced would be useful to provide additional regular information on the occurrence of problems across markets. Answer items for such a question could be broadly in line with the 1st level classification of complaint categories in the

<sup>6</sup> For example, in the latest edition of the MMS (2015), 26% of UK respondents who purchased a train service in the year prior to the survey reported that they experienced a problem. However, only 49% of respondents to the survey purchased a train service in the year prior to the survey. Accordingly, the overall incidence rate based on the MMS data is equivalent to  $26\% \times 49\% = 13\%$ .

<sup>7</sup> The 2 year period was chosen in relation to the legal guarantee period.

Recommendation - such as 'Faulty goods or services', 'Late or no delivery', 'Billing issues', 'Poor customer service'.<sup>8</sup> This would provide important contextual information for policy makers on the main problems in a given market, and would be a good basis for targeted in-depth market studies.

#### 4. Measuring personal consumer detriment on a regular basis

When designing the appropriate targeted policy measures to address personal consumer detriment in specific markets, information on the magnitude of the dimensions of detriment is of significant importance. This study therefore confirms the need for assessments of consumer detriment, based on a harmonised approach and conducted on a regular basis, to address the following issues:

- 9) *Assessments of consumer detriment conducted at EU level do not apply a harmonised approach and no comprehensive data source for quantifying consumer detriment at EU level is currently available, other than the estimates provided by this study.* Therefore, we recommend the application of the approach developed in this study in all future assessments of consumer detriment in the EU, to ensure consistent results of high quality. Furthermore, we recommend, in addition to the MMS, the periodic application of the methodology developed in this study at EU level, either for single-market assessments, e.g. to monitor progress after targeted policy measures have been implemented, or for cross-market assessments.

For a single-market assessment, e.g. in the context of market studies, we suggest that the questions related to the assessment of detriment be included in the questionnaire of the consumer survey generally conducted in the framework of such studies, in addition to other study-specific questions. As indicated in the operational guidance document, the minimum length of questions considered to be needed for the assessment of detriment is 10 questions (not including the screener question). Consequentially, in order to include these questions, the allocation of commensurate resources to these market studies would need to be considered.

As for cross-market assessments, if the assessment covers a small number of markets (e.g. six markets, as is the case in this study), the methodology developed allows for separate sets of market-specific questions (market modules) to be developed and applied for each market, based on the guidance provided in the operational guidance document. Such assessments could be conducted on a regular basis, potentially focusing each time on a separate set of markets, in order to monitor trends in consumer detriment and explore the effects of particular policy actions implemented between assessments. The choice of markets to assess could be based on those highlighted by the MMS as being particularly problematic.

However, if the assessment is to cover a larger number of markets (e.g. a substantial proportion of the 52 markets of the CMS), developing and applying a separate market module for each market may be prohibitively costly. Nonetheless, in the course of this study, we determined that, beyond minor market-specific modifications to question wording and answer items, a single market module can in some cases be applicable to multiple markets of the same type. As shown in the operational guidance document, there are two main types of markets that generally require the same type of market-specific adaptations - goods markets and subscription services markets. We also indicated that additional broadly-applicable adaptations may be possible for certain types of goods, such as fast moving retail goods. However, for other markets that do not fall within either of

<sup>8</sup> Depending on the market, specific categories would need to be deactivated or excluded (such as 'guarantees' for financial services).

these two categories (i.e. other services markets), we found that there are no uniformly applicable question and answer items. Still, we noted that adaptations for such markets can often draw on those proposed for goods and subscription services.

Hence, considering the potential applicability of market modules to multiple markets, in our view it would be feasible to conduct an assessment covering a large number of markets, e.g. by following a sector-based approach. Specifically, such an assessment could be based on a set of 'sector-based' modules (i.e. market modules that are applicable across several similar markets of the same sector), potentially coupled with individual market modules where a specific market requires this. In this respect, the market clusters of the CMS, which group markets on a thematic basis,<sup>9</sup> could be a basis for the sector-based modules. If there is a limit to the number of questions, the modules could be shortened by excluding certain contextual questions (outlined in Section 6.8 of the main report) as needed. Such an assessment could then be conducted on a periodic basis covering all or a selection of EU Member States, depending again on the availability of resources allocated to this task, and results could complement those of the MMS of the same period. For instance, this could be done by broadening the evidence base of the CMS, which tracks consumer conditions in 52 markets in all EU Member States and is conducted every two years.

- 10) *Assessments of consumer detriment at Member State level are also either infrequent or are not conducted, and where they are, the approaches applied differ between studies and between countries.* While this methodology is designed to be applicable across EU Member States, it is in principle applicable at the national level as well. Member States could therefore use the methodology or specific elements of it at the national level. Member States could thereby benefit from the detailed guidance provided in the operational guidance document and improve their analysis of detriment. Furthermore, the regular measurement of consumer detriment at national level would also deliver other benefits in terms of the potential for Member States to exchange best practices and lessons learned in the application of the methodology (and in addressing the consumer problems causing the most detriment). As with the complaints database, the European Commission could therefore raise awareness among Member States concerning the methodology for the purposes of national assessments of personal consumer detriment.

<sup>9</sup> The groupings of markets are: Fast moving retail, (semi-) durable goods, automotive cluster, recreational services, insurance services, public transport, subscription network services such as utilities and telecoms, and banking services. Note that the following services markets are not classified in any of the clusters: 'legal and accountancy', 'personal care', 'maintenance', 'real estate', 'vehicle rental' and 'vehicle maintenance and repair'.

## Annex II. Secondary data sources

The following tables present data obtained from secondary sources, i.e. from Eurostat (for population, price level indices and mean hourly earnings in Euro), and from the Market Monitoring Survey (for data on market penetration rates, problems rates and incidence rates).

**Table 1: Cross country data on population and mean hourly earnings**

Country	Total population	Population aged 18+	Mean hourly earnings (in Euro)
<b>Belgium</b>	11,258,434	8,968,437	19
<b>Bulgaria</b>	7,202,198	6,019,998	2
<b>Czech Republic</b>	10,538,275	8,665,578	5
<b>Denmark</b>	5,659,715	4,489,821	27
<b>Germany</b>	81,197,537	68,085,517	17
<b>Estonia</b>	1,313,271	1,068,868	5
<b>Ireland</b>	4,628,949	3,424,783	22
<b>Greece</b>	10,858,018	8,958,738	11
<b>Spain</b>	46,449,565	38,102,545	12
<b>France</b>	66,415,161	51,625,433	16
<b>Croatia</b>	4,225,316	3,461,959	6
<b>Italy</b>	60,795,612	50,699,447	14
<b>Cyprus</b>	847,008	677,766	12
<b>Latvia</b>	1,986,096	1,637,436	4
<b>Lithuania</b>	2,921,262	2,396,789	3
<b>Luxembourg</b>	562,958	449,861	22
<b>Hungary</b>	9,855,571	8,133,934	4

<b>Malta</b>	429,344	353,880	8
<b>Netherlands</b>	16,900,726	13,471,533	17
<b>Austria</b>	8,576,261	7,085,887	15
<b>Poland</b>	38,005,614	31,120,744	5
<b>Portugal</b>	10,374,822	8,549,207	8
<b>Romania</b>	19,870,647	16,135,980	3
<b>Slovenia</b>	2,062,874	1,702,971	9
<b>Slovakia</b>	5,421,349	4,419,854	5
<b>Finland</b>	5,471,753	4,396,261	18
<b>Sweden</b>	9,747,355	7,762,073	18
<b>United Kingdom</b>	64,875,165	51,152,323	17

Source: Eurostat data (data series: demo\_pjan 2015; earn\_ses\_hourly 2010)

**Table 2: Cross country data on price level indices**

Country	Communication price level indices, 2014 (EU28=100)	Clothing and footwear price level indices, 2014 (EU28=100)	Transport services price level indices, 2014 (EU28=100)	Household appliances price level indices, 2014 (EU28=100)	Electricity, gas and other fuels price level indices, 2014 (EU28=100)	Consumer services price level indices, 2014 (EU28=100)
<b>Belgium</b>	123	106.1	102.3	109.2	95.2	113
<b>Bulgaria</b>	69	77.1	48.4	67.0	51.4	32
<b>Czech Republic</b>	90	85.0	49.7	80.7	78.9	52
<b>Denmark</b>	86	122.7	126.9	119.9	130.3	143
<b>Germany</b>	103	101.6	118.2	99.1	121.2	100
<b>Estonia</b>	56	106.9	70.0	92.6	72.8	64
<b>Ireland</b>	128	93.0	110.7	97.2	114.0	131
<b>Greece</b>	139	88.8	76.5	88.8	99.6	75
<b>Spain</b>	107	86.9	81.4	98.7	110.7	92
<b>France</b>	97	102.0	106.3	105.6	94.3	110
<b>Croatia</b>	72	85.0	78.0	89.8	66.8	54
<b>Italy</b>	119	104.6	71.0	103.4	119.4	102
<b>Cyprus</b>	80	90.7	87.9	105.3	113.1	83
<b>Latvia</b>	54	102.3	57.1	89.1	66.9	55
<b>Lithuania</b>	49	99.3	61.0	88.9	71.9	44
<b>Luxembourg</b>	99	101.0	79.6	101.8	81.8	141

<b>Hungary</b>	86	71.7	66.5	71.3	56.0	44
<b>Malta</b>	91	94.8	87.3	127.8	76.3	68
<b>Netherlands</b>	114	103.8	111.4	102.4	100.6	118
<b>Austria</b>	91	96.1	103.8	103.8	101.3	107
<b>Poland</b>	52	82.1	61.7	73.7	70.1	43
<b>Portugal</b>	92	90.6	84.6	89.2	117.5	72
<b>Romania</b>	56	86.0	46.9	76.5	55.3	36
<b>Slovenia</b>	90	92.9	95.5	94.5	87.7	74
<b>Slovakia</b>	80	94.3	50.9	86.1	87.6	51
<b>Finland</b>	76	116.8	124.9	112.9	84.0	131
<b>Sweden</b>	90	123.0	119.6	114.5	113.8	139
<b>United Kingdom</b>	125	102.4	134.0	112.5	96.1	134

Source: Eurostat data series prc\_ppp\_ind, 2014. Price indices applied for each market are as follows: for the mobile telephone services market: communication (A0108) price index; for the clothing, footwear and bags market: clothing and footwear (A0103) price index; for the train services market: transport services (A10703) price index; for the large household appliances market: household appliances (A10503) price index; for the electricity services market: electricity, gas and other fuels (A10405) price index; for the loans, credit and credit cards market: consumer services (P0201) price index.



**Table 3: Cross-country data on the market penetration rate, problems rate and incidence rate for mobile telephone services, clothing and footwear, train services**

Country	Mobile telephone services			Clothing and footwear			Train services		
	Market penetration rate	Problems rate	Incidence rate	Market penetration rate	Problems rate	Incidence rate	Market penetration rate	Problems rate	Incidence rate
AT	89%	5%	4%	92%	15%	14%	72%	8%	6%
BE	79%	20%	16%	87%	11%	9%	34%	26%	9%
BG	86%	39%	33%	80%	23%	18%	24%	27%	6%
CY	68%	6%	4%	79%	1%	0%	:	:	:
CZ	86%	21%	18%	79%	29%	23%	51%	11%	5%
DE	87%	8%	7%	95%	7%	6%	69%	8%	5%
DK	82%	21%	17%	87%	19%	16%	43%	19%	8%
EE	83%	13%	11%	86%	23%	20%	25%	4%	1%
EL	76%	19%	15%	73%	6%	4%	19%	7%	1%
ES	77%	43%	33%	53%	9%	5%	28%	14%	4%
FI	86%	23%	19%	94%	20%	19%	43%	14%	6%
FR	87%	6%	5%	88%	5%	5%	58%	5%	3%
HU	72%	12%	9%	72%	24%	17%	28%	20%	6%
IE	77%	26%	20%	76%	18%	13%	36%	10%	4%
IT	83%	27%	22%	88%	9%	8%	41%	22%	9%
LT	86%	24%	20%	84%	31%	26%	17%	3%	0%
LU	94%	5%	5%	99%	2%	2%	65%	7%	4%
LV	89%	12%	11%	86%	26%	22%	30%	5%	1%
MT	58%	4%	2%	81%	3%	3%	:	:	:

<b>NL</b>	82%	17%	14%	96%	13%	12%	45%	19%	9%
<b>PL</b>	82%	27%	22%	82%	25%	20%	29%	13%	4%
<b>PT</b>	66%	19%	13%	78%	12%	9%	21%	9%	2%
<b>RO</b>	74%	18%	13%	75%	17%	13%	21%	18%	4%
<b>SE</b>	86%	28%	24%	90%	17%	15%	48%	35%	17%
<b>SI</b>	83%	13%	11%	91%	16%	14%	21%	7%	2%
<b>SK</b>	74%	19%	14%	86%	32%	28%	31%	13%	4%
<b>UK</b>	77%	24%	18%	78%	14%	11%	49%	26%	13%
<b>HR</b>	68%	27%	18%	:	20%	:	20%	25%	5%
<b>EU28</b>	82%	20%	16%	82%	12%	10%	45%	15%	7%

Source: Commission Market Monitoring Survey 2015 (except clothing and footwear, for which 2013 data was used as clothing and footwear was not surveyed in 2015).

**Table 4: Cross-country data on market penetration rate, problems rate and incidence rate for large household appliances, electricity services and loans, credit and credit cards**

Country	Large household appliances			Electricity services			Loans, credit and credit cards		
	Market penetration rate	Problems rate	Incidence rate	Market penetration rate	Problems rate	Incidence rate	Market penetration rate	Problems rate	Incidence rate
AT	61%	4%	2%	94%	4%	4%	72%	4%	3%
BE	33%	12%	4%	73%	9%	7%	36%	6%	2%
BG	43%	12%	5%	87%	29%	25%	33%	15%	5%
CY	25%	5%	1%	64%	8%	5%	45%	12%	5%
CZ	42%	10%	4%	76%	8%	6%	45%	11%	5%
DE	58%	7%	4%	92%	6%	5%	68%	5%	3%
DK	32%	12%	4%	76%	3%	2%	31%	8%	2%
EE	33%	5%	2%	79%	6%	5%	37%	3%	1%
EL	29%	7%	2%	89%	13%	12%	27%	8%	2%
ES	30%	15%	4%	72%	26%	18%	34%	22%	7%
FI	41%	11%	5%	78%	7%	5%	52%	6%	3%
FR	61%	4%	3%	89%	5%	4%	66%	2%	1%
HU	25%	4%	1%	76%	10%	7%	19%	14%	3%
IE	41%	12%	5%	74%	7%	5%	48%	11%	5%
IT	37%	9%	3%	76%	13%	10%	41%	7%	3%
LT	29%	8%	2%	84%	14%	11%	30%	8%	2%
LU	65%	5%	3%	96%	5%	5%	73%	5%	4%
LV	36%	5%	2%	86%	10%	9%	31%	8%	3%

<b>MT</b>	24%	9%	2%	67%	5%	3%	26%	8%	2%
<b>NL</b>	41%	7%	3%	84%	6%	5%	43%	4%	2%
<b>PL</b>	39%	14%	5%	77%	8%	6%	34%	14%	5%
<b>PT</b>	25%	9%	2%	65%	15%	10%	27%	7%	2%
<b>RO</b>	37%	10%	4%	78%	17%	13%	34%	12%	4%
<b>SE</b>	33%	13%	4%	78%	6%	5%	52%	6%	3%
<b>SI</b>	36%	9%	3%	75%	8%	6%	33%	5%	2%
<b>SK</b>	37%	11%	4%	77%	6%	4%	34%	12%	4%
<b>UK</b>	43%	13%	6%	71%	13%	9%	42%	8%	3%
<b>HR</b>	35%	14%	5%	74%	12%	9%	33%	14%	5%
<b>EU28</b>	43%	10%	4%	80%	11%	9%	47%	9%	4%

Source: Commission Market Monitoring Survey 2015.

**Table 5: Market penetration rate and expected sample sizes, average of countries subject to analysis, N=2000**

Market	Timeframe considered <sup>(a)</sup>	Problems <sup>(b)</sup>	Market penetration <sup>(c)</sup>	Incidence rate <sup>(d)</sup>	Expected number of respondents having a problem <sup>(e)</sup>	Confidence interval <sup>(f)</sup>	Margin of error <sup>(g)</sup>
<b>Clothing and footwear</b>	1	13%	84%	11.1%	222	9.7%-12.5%	1.4%
<b>Mobile telephone services</b>	1	18%	72%	13.0%	260	11.5%-14.5%	1.5%
<b>Electricity services</b>	1	10%	75%	7.8%	157	6.6%-9.0%	1.2%
<b>Train services</b>	1	18%	41%	7.3%	146	6.2%-8.4%	1.1%
<b>Large household appliances</b>	2	9%	40%	3.5%	70	2.7%-4.3%	1.15%
<b>Loans, credit and credit cards</b>	2	11%	32%	3.4%	67	2.6%-4.2%	0.8%

Source: European Commission, Monitoring consumer markets in the EU, 2013. (a): Timeframe in which respondents are asked whether they bought goods/services in the market; (b): Percentage of respondents who reported a problem in the market as a proportion of those who bought goods/services in the market within the reference period; (c): Percentage of respondents who bought goods/services in the market within the reference period as a proportion of those asked; (d): Percentage of respondents who reported a problem in the market as a proportion of those asked, obtained by multiplying the 'problems' rate by the market penetration rate, rounded to the nearest 0.1%; (e): Equivalent to multiplying 'Incidence rate' by 2000. (f): Application of formula:

$CI_I = i \pm z^*_{95} \sqrt{\frac{i(1-i)}{N}}$ , where  $i$  is the incidence rate,  $N$  is the sample size, and  $z^*_{95}$  is the 'z-value' at the 95% confidence level (equal to 1.96 for large samples). The application of the formula requires that the sampling method be probability-based. The same formula can be applied for the whole sample of four countries. In this case  $i$  is determined by the sum of respondents across countries reporting a problem in a given market divided by the sum of the sample sizes for each country, while  $N$  is the sum of the sample sizes for each country; (g): Equates to half the width of the confidence interval.

**Table 6: Expected sample sizes of respondents who had a problem by country, N=2000**

Market	France	Italy	Poland	UK
<b>Clothing and footwear</b>	96	161	402	216
<b>Mobile telephone services</b>	155	287	326	268
<b>Electricity services</b>	106	240	133	147
<b>Train services</b>	51	171	154	192
<b>Large household appliances</b>	47	67	80	82
<b>Loans, credit and credit cards</b>	45	44	95	77

Source: European Commission, Monitoring consumer markets in the EU, 2013. The sample sizes are calculated by multiplying 'incidence rate' by 2000 in each country. The 'incidence rate' corresponds to the percentage of respondents who reported a problem in the market as a proportion of those asked, obtained by multiplying the MMS 'problems' rate by the MMS market penetration rate.

## Annex III.a. Questionnaire for main online consumer survey

Questionnaire for Main Wave

Screenener - Sociodemographic

D1 Gender

ONE ANSWER ONLY

PROG: REFUSAL CODE ONLY DISPLAYED WHEN THE RESPONDENT TRIES TO SKIP THE QUESTION WITHOUT ANSWERING

Male	1
Female	2
Refusal	3

IF D1=3 (REFUSAL) THEN TERMINATE

D2 How old are you?

PROG: REFUSAL CODE ONLY DISPLAYED WHEN THE RESPONDENT TRIES TO SKIP THE QUESTION WITHOUT ANSWERING

--	--

Refusal	98
---------	----

IF D2=98 (REFUSAL) THEN TERMINATE

D3 In which region do you live?

ONE ANSWER ONLY

PROG: REFUSAL CODE ONLY DISPLAYED WHEN THE RESPONDENT TRIES TO SKIP THE QUESTION WITHOUT ANSWERING

Region 1	1
Region 2	2
Region 3	3
Region 4	4
Region 5	5
Region 6	6
Region 7	7
Region 8	8
Region 9	9
Region 10	10
Region 11	11



Refusal

12

IF D3=REFUSAL THEN TERMINATE

Questionnaire for Main Wave

Screeners 1 - Short

DS1	<p>Does looking at the list below remind you of any problems experienced in the last 12 months for which you feel you had a legitimate cause for complaint?</p> <ul style="list-style-type: none"> <li>- Faulty goods or services</li> <li>- Late or no delivery</li> <li>- Billing issues</li> <li>- Poor customer service</li> <li>- Misleading information or advertising</li> <li>- Guarantee or warranty not honoured</li> <li>- No or inadequate compensation offered when something went wrong</li> <li>- Problems cancelling a contract</li> </ul>
-----	--

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 ONE ANSWER ONLY

Yes	1
No	2
Don't know	3

ASK DS2a IF 'NO' OR 'DK', CODE 2 OR 3, IN DS1, ALL OTHERS GO TO DS2b

DS2a	<p>To help remind you about any problems you may have experienced, the list below outlines different types of goods or services.</p> <p>Please indicate all goods or services you have experienced a problem with in the last 12 months, either with the goods or services or the seller/provider.</p> <p>It doesn't matter whether or not you complained about the problem, but it must be something for which you had a legitimate cause for complaint.</p>
------	---

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 MULTIPLE ANSWERS POSSIBLE - CODE 9 SINGLE

Mobile telephone services	1
Electricity services	2
Loans or credit (not including mortgages)	3
Credit cards	4
Large household appliances	5
Train services	6
Clothing, footwear and bags	7
Other goods or services	8

Did not have any problem	9
Don't know	10

ASK DS2b IF 'YES', CODE 1, IN DS1, ALL OTHERS GO TO DS3

**DS2b** Please look through the list below and indicate all goods or services you have experienced a problem with in the last 12 months, either with the goods or services or the seller/provider, for which you consider you had a legitimate cause for complaint.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

MULTIPLE ANSWERS POSSIBLE - CODE 9 SINGLE

Mobile telephone services	1
Electricity services	2
Loans or credit (not including mortgages)	3
Credit cards	4
Large household appliances	5
Train services	6
Clothing, footwear and bags	7
Other goods or services	8
Did not have any problem	9
Don't know	10

THOSE WHO SELECTED ONLY ONE MARKET IN DS2 GO DIRECTLY TO THE CORRESPONDING MARKET MODULE.  
 THOSE WHO HAVE SELECTED SEVERAL MARKETS IN DS2 GO TO DS3 BELOW.  
 ALL OTHER RESPONDENTS END THE SURVEY.

IF 'OTHER GOODS OR SERVICES' WAS SELECTED IN PREVIOUS QUESTION IN ADDITION TO OTHER MARKETS, SHOW THIS SENTENCE ON THE SCREEN UNDER THE LIST OF MARKETS: Please disregard problems you had with other goods or services

**DS3** With which of the goods or services listed below did you experience the most serious problem (i.e. that caused you the most trouble or cost)?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

PROG: ONLY DISPLAY THE MARKETS SELECTED IN DS2

ONE ANSWER ONLY

Mobile telephone services	1
Electricity services	2
Loans or credit (not including mortgages)	3
Credit cards	4
Large household appliances	5
Train services	6
Clothing, footwear and bags	7
Don't know	8

Questionnaire for Main Wave: Online

Market module 1 : Mobile telephone services

ASK MODULE 1 RESPECTING THE ROUTING FROM THE SCREENER

**QA1** You indicated you experienced a problem with mobile telephone services over the last 12 months. What type of mobile telephone service did you have when you experienced the problem?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Mobile telephone subscription including mobile Internet	1
Mobile telephone subscription without mobile Internet	2
Prepaid SIM card or recharge card	3
Other	4
Don't know	5

**QA2** When did you sign up to this mobile telephone service?

PROG: 'DON'T REMEMBER' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Less than 6 months ago	1
6 months to less than 12 months ago	2
12 months to less than 24 months ago	3
2 years to less than 5 years ago	4
5 years ago or more	5
Don't remember	6

**QA3A** How much did/do you pay for this mobile telephone service (NOT including any over-/extra charges, if applicable)?  
If you are not sure, please give an estimate.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

PROG: MAXIMUM VALUE IS 1.000.000;

PROG: IF VALUE ENTERED IS ABOVE 300, ERROR MESSAGE 'The amount you entered is high. Please make sure you are reporting the amount paid for the mobile telephone service per month.' AND QUESTION IS REPEATED WITH NO UPPER LIMIT.

OPEN NUMERICAL QUESTION

			Please indicate the amount paid on average in [NATIONAL CURRENCY] per month:
--	--	--	--

I didn't/don't pay for this service	9999998
Don't know	9999999

[Empty light blue box]

[Yellow box] [Empty orange box]

[Empty purple box]

[Empty yellow box]

[Empty light green box]  
[Empty light green box]  
[Empty light green box]

[Empty light blue box]

[Yellow box] [Empty orange box]

[Empty purple box]  
[Empty yellow box]

[Empty light green box]  
[Empty light green box]  
[Empty light green box]  
[Empty light green box]  
[Empty light green box]  
[Empty light green box]  
[Empty light green box]

ASK ALL

QA4 How did you sign up to this mobile telephone service?

PROG: 'DON'T REMEMBER' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 ONE ANSWER ONLY

In person, at a shop or other sales point	1
Over the Internet, directly from the provider	2
Over the Internet, through an intermediary (e.g. comparison website)	3
By mail order, delivery and postal services	4
By telephone	5
Other	6
Don't remember	7

QA5 Did you sign up to this mobile telephone service from a provider based in your country of residence, in another EU country, or outside the EU?

PROG: 'I don't know where the provider is based' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 ONE ANSWER ONLY

Provider based in my country of residence	1
Provider based in another EU country	2
Provider based outside the EU	3
I don't know where the provider is based	4

QA6 Which of the items below describe the problem with the mobile telephone service or with the provider you obtained it from? Mark all that apply.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 PROG: ADD SPACE BETWEEN ANSWERING OPTIONS AND 'OTHER PROBLEM'  
 MULTIPLE ANSWERS POSSIBLE

<b>Quality and provision of service</b>	
Mobile telephone connection of unsatisfactory quality (e.g. signal, coverage, etc.)	1
Phone provided with contract faulty or not as described	2
Mobile telephone service provided late	3
Poor customer or after-sales service	4
<b>Tariffs</b>	
Unclear or complex tariffs	5
<b>Billing and payments</b>	
Bill incorrect (e.g. I was overcharged, wrong tariff applied or credit not reimbursed)	6
Bill not received/not accessible	7
Disproportionate fees (e.g. for late payment)	8
<b>Misleading or aggressive commercial practices</b>	
Misleading or incorrect indication of price (e.g. hidden charges)	9
Advertising was misleading	10

Received false advice when signing the contract	11
Was put under pressure when signing up to the mobile telephone service or in case of late payment	12
Was provided (other) services I didn't request	13
<b>Contractual issues</b>	
Missing or incomplete information in the contract (e.g. duration, conditions for termination, identity of the provider, etc.)	14
Problems terminating my contract or switching tariff	15
Contractual terms unfair or changed by service provider without my consent (e.g. increase in price)	16
Could not cancel the contract within the cooling-off period	17
Contract was renewed without prior notice	18
<b>Switching provider</b>	
Problems switching to another provider	19
Other problem	20
Don't know	21

ASK QA7A IF RELEVANT PROBLEM CATEGORY TICKED:  
 Bill incorrect (e.g. I was overcharged, wrong tariff applied or credit not reimbursed)  
 Misleading or incorrect indication of price (e.g. hidden charges)  
 Disproportionate fees (e.g. for late payment)  
 Contractual terms unfair or changed by service provider without my consent (e.g. increase in price)  
 Other problem

ALL OTHERS GO TO QA8

**QA7A** How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the provider)? Mark 0 if you did not pay any over-/extra charges or hidden fees.

If you are not sure, please give an estimate.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 PROG: MAXIMUM VALUE IS 1.000.000  
 OPEN NUMERICAL QUESTION

						Please indicate the total amount in [NATIONAL CURRENCY]:
--	--	--	--	--	--	--

Don't know	9999999
------------	---------

[Yellow bar]

[Green bar]

[Light blue bar]

[Yellow bar] [Orange bar]

[Purple bar]

[Green bar]

FOR RELEVANT PROBLEM CATEGORIES:  
Mobile telephone connection of unsatisfactory quality (e.g. signal, coverage, etc.)  
Phone provided with contract faulty or not as described  
Unclear or complex tariffs  
Advertising was misleading  
Received false advice when signing the contract  
Other problem

QA8 During the period the problem lasted to what extent could you use the mobile telephone service as intended?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

- |                               |   |
|-------------------------------|---|
| Not at all                    | 1 |
| Partly, with major difficulty | 2 |
| Partly, with minor difficulty | 3 |
| Fully                         | 4 |
| Don't know                    | 5 |



QA9	Which of these, if any, have you done to sort out the problem? Mark all that apply.
-----	---

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION
PROG: ADD SPACE BETWEEN ANSWERING OPTIONS AND 'HAVE NOT TAKEN ANY ACTION' MULTIPLE ANSWERS POSSIBLE. IF 'HAVE NOT TAKEN ANY ACTION', THEN OTHER ANSWERS CANNOT BE TICKED. CODE 12 IS SINGLE AND SHOULD BE DISPLAYED SEPARATELY AT THE BOTTOM

[APPEARS ONLY IF AN ONLINE SALES CHANNEL (CODE 2 OR 3 IN QA4) WAS SELECTED]	
Cancelled the mobile telephone service within the cooling-off period (14 days from when I signed up online)	1
Terminated the mobile telephone service contract	2
Signed up to an alternative provider	3
Made a complaint to the provider	4
Withheld payment for the mobile telephone service	5
Ask the provider for replacement or refund of the money I paid	6
Asked the provider for compensation for damages or losses	7
Made a complaint to a government body or consumer organisation	8
Took the provider to an out-of-court dispute settlement/alternative dispute resolution body (ADR)	9
Took the provider to court	10
Other action	11
Have not taken any action	12
Don't know	13

ASK QA9bis IF 'HAVE NOT TAKEN ANY ACTION' (CODE 12) IN QA9, ALL OTHERS GO TO QA10
---

QA9bis	For which of the reasons below have you not taken action? Mark all that apply.
--------	--

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION
MULTIPLE ANSWERS POSSIBLE - CODE 10 IS SINGLE

I was unlikely to get a satisfactory solution to the problem I encountered	1
The sums involved were too small	2
I did not know how or where to complain	3
I was not sure of my rights as a consumer	4

I thought it would take too long	5
I tried to complain about other problems in the past but was not successful	6
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	7
The complaints procedure was too complicated	8
Provider fixed problem on its own initiative	9
I have not had the time yet	10
Other	11
Don't know	12

**QA10** What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the provider, going to an alternative dispute resolution body or to court, replacing the mobile telephone service etc.?

PROG: 'DON'T REMEMBER' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

Less than 1 hour	1
1 to 2 hours	2
3 to 4 hours	3
5 to 10 hours	4
11 to 20 hours	5
More than 20 hours	6
[APPEARS ONLY IF RESPONDENT DID NOT TAKE ANY ACTION, CODE 12 IN QA9]	
No time lost	7
Don't remember	8

**QA11** To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

Not at all or only a little	1
Moderately	2
Quite a lot	3
Extremely	4

Don't know

5

**QA12A** How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the provider?

Please provide an estimate for the following possible cost items.

PROG: MAXIMUM VALUE IS 1.000.000

GRID

				Costs of replacement mobile telephone service at your own expense in [NATIONAL CURRENCY]:
				Costs related to court proceedings in [NATIONAL CURRENCY]:
				Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY]:

Not relevant

9999998

Don't remember

9999999

AUTOMATICALLY INDICATE THE TOTAL AMOUNT



DO NOT ASK QA13 IF RESPONDENT ANSWERS 'I DON'T/DID NOT PAY FOR THIS SERVICE', CODE 9999998, IN QA3A

PROG: FOR THE QUESTION BELOW, PLEASE NOTE THE AUTOMATIC INSERTION IN BRACKETS

**QA13** You indicated a price of [INSERT AMOUNT PAID FROM QA3] per month for the mobile telephone service. What is the most you would now pay per month for this mobile telephone service taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

- |                                       |   |
|---------------------------------------|---|
| Would pay the same price again        | 1 |
| Would pay three quarters of the price | 2 |
| Would pay half the price              | 3 |
| Would pay one quarter of the price    | 4 |
| Wouldn't sign up for it again         | 5 |
| Don't know                            | 6 |

--

--



ASK QA14 ONLY TO RESPONDENTS WHO TOOK ACTION, CODES 1 TO 11 IN QA9

**QA14** Which of these, if any, has the provider done so far in response to the problem? Mark all that apply.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 PROG: CODE 3 'Gave a satisfactory explanation' AND CODE 4 'Gave a unsatisfactory explanation' CANNOT BE TICKED AT THE SAME TIME

MULTIPLE ANSWERS POSSIBLE. 'HAS DONE NOTHING' (CODE 11) IS SINGLE

Acknowledged problem	1
Investigating problem	2
Gave a satisfactory explanation	3
Gave an unsatisfactory explanation	4
Fixed/repaired the mobile telephone service	5
Provided a new tariff or contract	6
Gave a partial or full refund of the money I paid	7
Gave credit note or voucher	8
Gave compensation for damages or losses	9
Other	10
Has done nothing	11
Don't know	12

ASK QA15A IF 'GAVE A PARTIAL OR FULL REFUND' (CODE 7) OR 'GAVE CREDIT NOTE OR VOUCHER' (CODE 8) OR 'GAVE COMPENSATION' (CODE 9) TICKED IN QA14, ALL OTHERS GO TO QA16

**QA15A** How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the provider?  
 If you are not sure, please give an estimate.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 PROG: MAXIMUM VALUE IS 1.000.000

OPEN NUMERICAL QUESTION

				Please indicate the amount in [NATIONAL CURRENCY]
--	--	--	--	---

Don't know 9999999

ASK ALL

QA16 To what extent has the problem been resolved?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

- |   |   |
|---|---|
| Fully resolved  | 1 |
| Partly resolved   | 2 |
| Not yet resolved but I was informed that the investigation is ongoing | 3 |
| Not yet resolved and I have not received any reply                    | 4 |
| Not resolved and I decided not to do anything about it                | 5 |
| Don't know  | 6 |

ASK QA17A IF 'FULLY RESOLVED' (CODE 1) IN QA16, ALL OTHERS GO TO QA17B

QA17A How long did the problem last until it was fully resolved?

PROG: 'DON'T REMEMBER' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

- |                                      |   |
|--------------------------------------|---|
| Less than one day                    | 1 |
| One day to less than a week          | 2 |
| One week to less than one month      | 3 |
| One month to less than three months  | 4 |
| Three months to less than six months | 5 |
| Six months to less than a year       | 6 |
| A year or more                       | 7 |
| Don't remember                       | 8 |

ASK QA17B IF 'PARTLY RESOLVED' (CODE 2) IN QA16 , ALL OTHERS GO TO QA17C

QA17B How long did the problem last until it was partly resolved?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Less than one day	1
One day to less than a week	2
One week to less than one month	3
One month to less than three months	4
Three months to less than six months	5
Six months to less than a year	6
A year or more	7
Don't remember	8

ASK QA17C IF 'NOT YET RESOLVED' (CODE 3 AND 4) IN QA16, ALL OTHERS GO TO QA17D

QA17C How long has the problem lasted so far?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

Less than one day	1
One day to less than a week	2
One week to less than one month	3
One month to less than three months	4
Three months to less than six months	5
Six months to less than a year	6
A year or more	7
Don't remember	8

ASK QA17D IF 'NOT RESOLVED' (CODE 5) IN QA16, ALL OTHERS GO TO QA18

QA17D How long did the problem last until you decided not to do anything about it?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

Less than one day	1
One day to less than a week	2
One week to less than one month	3
One month to less than three months	4
Three months to less than six months	5
Six months to less than a year	6
A year or more	7
Don't remember	8

[Yellow box] [Orange box]

[Purple box]  
[Yellow box]


ASK ALL

**QA18** Thank you for reporting on your most serious problem.  
 With which of the goods or services listed below did you experience your **SECOND** most serious problem (i.e. that caused you the second most trouble or cost) in the last 12 months?  
  
 If your second most serious problem is with the same type of goods or services as your most serious problem, please select this category again.  
  
 This is the final problem we ask you to provide information on.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

- |  |   |
|--|---|
| Mobile telephone services                                  | 1 |
| Electricity services                                       | 2 |
| Loans or credit (not including mortgages)                  | 3 |
| Credit cards   | 4 |
| Large household appliances                                 | 5 |
| Train services   | 6 |
| Clothing, footwear and bags                                | 7 |
| Did not have another problem with these goods and services | 8 |
| Don't know   | 9 |

IF ONE OF THE SIX MARKETS SELECTED, GO TO CORRESPONDING MODULE



Questionnaire for Main Wave

Market module 2: Electricity

ASK MODULE 2 RESPECTING THE ROUTING FROM THE SCREENER

**QB1** You indicated you experienced a problem with electricity services over the last 12 months. What type of electricity service did you have when you experienced the problem?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Electricity subscription (with regular payments)	1
Prepaid electricity (with payment upfront)	2
Electricity as part of a bundle with other services, e.g. gas, water, insurance etc. (subscription)	3
Electricity as part of a bundle with other services, e.g. gas, water, insurance etc. (prepaid)	4
Other	5
Don't know	6

**QB2** When did you sign up to this electricity service?

PROG: 'DON'T REMEMBER' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Less than 6 months ago	1
6 months to less than 12 months ago	2
12 months to less than 24 months ago	3
2 years to less than 5 years ago	4
5 years ago or more	5
Don't remember	6

**QB3A** How much did/do you pay for this electricity service (NOT including any over-/extra charges if applicable)?

If you are not sure, please give an estimate.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
PROG: MAXIMUM VALUE IS 1.000.000  
PROG: IF VALUE ENTERED IS ABOVE 2000, THEN ERROR MESSAGE 'The amount you entered is high. Please make sure you are reporting the amount paid for the electricity service for the selected period.' AND QUESTION IS REPEATED WITH NO UPPER LIMIT.

OPEN NUMERICAL QUESTION

					Please indicate the amount paid on average in [NATIONAL CURRENCY] per:
				1	Month
				2	Two months
				3	Quarter
				4	Year

I didn't/don't pay for this service	9999998
Don't know	9999999

--

--	--



--

--	--



ASK ALL

QB4 How did you sign up to this electricity service?

PROG: 'DON'T REMEMBER' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

In person, at a shop or other sales point	1
Over the Internet, directly from the supplier	2
Over the Internet, through an intermediary (e.g. comparison website)	3
By mail order, delivery and postal services	4
By telephone	5
From a salesperson visiting the home	6
Other	7
Don't remember	8

QB6 Which of the items below describe the problem with the electricity service or with the supplier you obtained it from? Mark all that apply.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

PROG: ADD SPACE BETWEEN ANSWERING OPTIONS AND 'OTHER PROBLEM'

MULTIPLE ANSWERS POSSIBLE

<b>Customer service</b>	
Poor customer or after-sales service	1
<b>Tariffs</b>	
Unclear or complex tariffs	2
<b>Billing and payments</b>	
Bill incorrect (e.g. inaccurate estimates of my consumption, I was overcharged or credit not reimbursed)	3
Was charged for services I didn't purchase (e.g. extra options or bundled services)	4
Disproportionate fees (e.g. for late payment)	5
Had to pay an extra fee for reconnection to electricity supply after being disconnected	6
<b>Misleading or aggressive commercial practices</b>	
Misleading or incorrect indication of price (e.g. hidden charges)	7
Received false advice or advertising was misleading	8
Was put under pressure when signing up to the electricity service or in case of late payment	9
<b>Contractual issues</b>	
Missing or incomplete information in the contract (e.g. duration, condition for termination, identity of the supplier, etc.)	10
Problems terminating my contract or switching tariff	11
Contractual terms unfair or changed by service supplier without my consent (e.g. increase in price)	12

Could not cancel the contract within the cooling-off period	13
Contract was renewed without prior notice	14
<b>Switching supplier</b>	
Problems switching to another supplier	15
Other problem	16
Don't know	17

ASK QB7A IF RELEVANT PROBLEM CATEGORY TICKED:  
 Bill incorrect (e.g. inaccurate estimates of my consumption, I was overcharged or credit not reimbursed)  
 Was charged for services I didn't purchase (e.g. extra options or bundled services)  
 Disproportionate fees (e.g. for late payment)  
 Misleading or incorrect indication of price (e.g. hidden charges)  
 Had to pay an extra fee for reconnection to electricity supply after being disconnected  
 Contractual terms unfair or changed by service supplier without my consent (e.g. increase in price)  
 Other problem

ALL OTHERS GO TO QB8

**QB7A** How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the supplier)? Mark 0 if you did not pay any over-/extra charges or hidden fees.

If you are not sure, please give an estimate.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 PROG: MAXIMUM VALUE IS 1.000.000  
 OPEN NUMERICAL QUESTION

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Please indicate the total amount paid in [NATIONAL CURRENCY]:
----------------------	----------------------	----------------------	----------------------	----------------------	---

Don't know	9999999
------------	---------

--

--



--

--



FOR RELEVANT PROBLEM CATEGORIES:  
Unclear or complex tariffs  
Received false advice or advertising was misleading  
Had to pay an extra fee for reconnection to electricity supply after being disconnected  
Other problem

QB8	During the period the problem lasted to what extent could you use the electricity service as intended?
-----	--

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

Not at all	1
Partly, with major difficulty	2
Partly, with minor difficulty	3
Fully	4
Don't know	5

QB9 Which of these, if any, have you done to sort out the problem? Mark all that apply.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 PROG: ADD SPACE BETWEEN ANSWERING OPTIONS AND 'HAVE NOT TAKEN ANY ACTION'  
 MULTIPLE ANSWERS POSSIBLE. IF 'HAVE NOT TAKEN ANY ACTION', THEN OTHER ANSWERS CANNOT BE TICKED.  
 CODE 12 IS SINGLE AND SHOULD BE DISPLAYED SEPARATELY AT THE BOTTOM

[APPEARS ONLY IF AN ONLINE SALES CHANNEL (CODE 2 OR 3 IN QB4) WAS SELECTED] Cancelled the electricity service within the cooling-off period (14 days from when I signed up online)

- |  |    |
|--|----|
| Cancelled the electricity service within the cooling-off period (14 days from when I signed up online) | 1  |
| Terminated the electricity contract  | 2  |
| Signed up to an alternative supplier   | 3  |
| Got the electricity service repaired at my own expense   | 4  |
| Withheld payment for the electricity service   | 5  |
| Made a complaint to the supplier   | 6  |
| Asked the supplier for repair or refund of the money I paid  | 7  |
| Made a complaint to a government body or consumer organisation   | 8  |
| Took the supplier to an out-of-court dispute settlement/alternative dispute resolution body (ADR)      | 9  |
| Took the supplier to court   | 10 |
| Other action   | 11 |
| Have not taken any action  | 12 |
| Don't know   | 13 |

ASK QB9bis IF 'HAVE NOT TAKEN ANY ACTION' (CODE 12) IN QB9, ALL OTHERS GO TO QB10

QB9bis For which of the reasons below have you not taken action? Mark all that apply.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 MULTIPLE ANSWERS POSSIBLE - CODE 10 IS SINGLE

- |   |   |
|---|---|
| I was unlikely to get a satisfactory solution to the problem I encountered  | 1 |
| The sums involved were too small  | 2 |
| I did not know how or where to complain                                     | 3 |
| I was not sure of my rights as a consumer                                   | 4 |
| I thought it would take too long  | 5 |
| I tried to complain about other problems in the past but was not successful | 6 |

I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	7
The complaints procedure was too complicated	8
Supplier fixed problem on its own initiative	9
I have not had the time yet	10
Other	11
Don't know	12

QB10	What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the supplier, going to an alternative dispute resolution body or to court, looking for an alternative etc.?
------	---

PROG: 'DON'T REMEMBER' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION
ONE ANSWER ONLY

Less than 1 hour	1
1 to 2 hours	2
3 to 4 hours	3
5 to 10 hours	4
11 to 20 hours	5
More than 20 hours	6
[APPEARS ONLY IF RESPONDENT DID NOT TAKE ANY ACTION, CODE 12 IN QB9]	
No time lost	7
Don't remember	8

QB11	To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?
------	---

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION
ONE ANSWER ONLY

Not at all or only a little	1
Moderately	2
Quite a lot	3
Extremely	4
Don't know	5

<b>QB12A</b>	<p>How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the supplier?</p> <p>Please provide an estimate for the following possible cost items.</p>
--------------	--

PROG: MAXIMUM VALUE IS 1.000.000

GRID

				Costs of repairs or replacement at your own expense in [NATIONAL CURRENCY]:
				Costs related to court proceedings in [NATIONAL CURRENCY]:
				Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY]:

Not relevant	9999998
Don't remember	9999999

AUTOMATICALLY INDICATE THE TOTAL AMOUNT

--	--



--	--






DO NOT ASK QB13 IF RESPONDENT ANSWERS 'I DON'T/DID NOT PAY FOR THIS SERVICE', CODE 9999998, IN QB3A

PROG: FOR THE QUESTION BELOW, PLEASE NOTE THE AUTOMATIC INSERTION IN BRACKETS

**QB13** You indicated a price of [INSERT AMOUNT PAID FROM QB3] per [INSERT MONTH/TWO MONTHS/QUARTER/YEAR] for the electricity service. What is the most you would now pay per [INSERT MONTH/TWO MONTHS/QUARTER/YEAR] for this electricity service taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

- |                                       |   |
|---------------------------------------|---|
| Would pay the same price again        | 1 |
| Would pay three quarters of the price | 2 |
| Would pay half the price              | 3 |
| Would pay one quarter of the price    | 4 |
| Wouldn't sign up for it again         | 5 |
| Don't know                            | 6 |

--

--



ASK QB14 ONLY TO RESPONDENTS WHO TOOK ACTION, CODES 1 TO 11 IN QB9

**QB14** Which of these, if any, has the supplier done so far in response to the problem? Mark all that apply.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
PROG: CODE 3 'Gave a satisfactory explanation' AND CODE 4 'Gave a unsatisfactory explanation' CANNOT BE TICKED AT THE SAME TIME  
MULTIPLE ANSWERS POSSIBLE. 'HAS DONE NOTHING' (CODE 11) IS SINGLE.

Acknowledged problem	1
Investigating problem	2
Gave a satisfactory explanation	3
Gave an unsatisfactory explanation	4
Fixed the problem	5
Provided a new tariff or contract	6
Gave a partial or full refund of the money I paid	7
Gave credit note or voucher	8
Gave compensation for damages or losses	9
Other	10
Has done nothing	11
Don't know	12

ASK QB15A IF 'GAVE A PARTIAL OR FULL REFUND' (CODE 7) OR 'GAVE CREDIT NOTE OR VOUCHER' (CODE 8) OR 'GAVE COMPENSATION FOR DAMAGES' (CODE 9) TICKED IN QB14, ALL OTHERS GO TO QB16

**QB15A** How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the supplier?  
If you are not sure, please give an estimate.

PROG: 'DON'T KNOW" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
PROG: MAXIMUM VALUE IS 1.000.000  
OPEN NUMERICAL QUESTION

Please indicate the amount in [NATIONAL CURRENCY]:

Don't know 9999999

ASK ALL

**QB16** To what extent has the problem been resolved?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Fully resolved	1
Partly resolved	2
Not yet resolved but I was informed that the investigation is ongoing	3
Not yet resolved and I have not received any reply	4
Not resolved and I decided not to do anything about it	5
Don't know	6

ASK QB17A IF 'FULLY RESOLVED' (CODE 1) IN QB16, ALL OTHERS GO TO QB17B

**QB17A** How long did the problem last until it was fully resolved?

PROG: 'DON'T REMEMBER' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Less than one day	1
One day to less than a week	2
One week to less than one month	3
One month to less than three months	4
Three months to less than six months	5
Six months to less than a year	6
A year or more	7
Don't remember	8

ASK QB17B IF 'PARTLY RESOLVED' (CODE 2) IN QB16, ALL OTHERS GO TO QB17C

**QB17B** How long did the problem last until it was partly resolved?

PROG: 'DON'T REMEMBER' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Less than one day	1
One day to less than a week	2
One week to less than one month	3
One month to less than three months	4
Three months to less than six months	5
Six months to less than a year	6
A year or more	7
Don't remember	8

ASK QB17C IF 'NOT YET RESOLVED' (CODE 3 OR 4) IN QB16, ALL OTHERS GO TO QB17D

**QB17C** How long has the problem lasted so far?

PROG: 'DON'T REMEMBER" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

Less than one day	1
One day to less than a week	2
One week to less than one month	3
One month to less than three months	4
Three months to less than six months	5
Six months to less than a year	6
A year or more	7
Don't remember	8

ASK QB17D IF 'NOT RESOLVED' (CODE 5) IN QB16, ALL OTHERS GO TO QB18

**QB17D** How long did the problem last until you decided not to do anything about it?

PROG: 'DON'T REMEMBER" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

Less than one day	1
One day to less than a week	2
One week to less than one month	3
One month to less than three months	4
Three months to less than six months	5
Six months to less than a year	6
A year or more	7
Don't remember	8


ASK ALL

**QB18** Thank you for reporting on your most serious problem.  
 With which of the goods or services listed below did you experience your **SECOND** most serious problem (i.e. that caused you the second most trouble or cost) in the last 12 months?  
  
 If your second most serious problem is with the same type of goods or services as your most serious problem, please select this category again.  
  
 This is the final problem we ask you to provide information on.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 ONE ANSWER ONLY

Mobile telephone services	1
Electricity services	2
Loans or credit (not including mortgages)	3
Credit cards	4
Large household appliances	5
Train services	6
Clothing, footwear and bags	7
Did not have another problem with these goods and services	8
Don't know	9

IF ONE OF THE SIX MARKETS SELECTED, GO TO CORRESPONDING MODULE

Questionnaire for Main Wave

Market module 3 : Loans & credit cards

ASK MODULE 3 RESPECTING THE ROUTING FROM THE SCREENER

**QC1** You indicated you experienced a problem with loans, credit or credit cards over the last 12 months. With which of the following did you experience the problem?

PROG: 'DON'T KNOW" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Loan (e.g. personal loan or car loan)	1
Credit card	2
Store card with credit function	3
Other consumer credit	4
Don't know	5

**QC2** When did you sign up to this banking service?

PROG: 'DON'T KNOW" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Less than 6 months ago	1
6 months to less than 12 months ago	2
12 months to less than 24 months ago	3
2 years to less than 5 years ago	4
5 years ago or more	5
Don't remember	6

IF 'LOAN' (CODE 1) OR 'OTHER CONSUMER CREDIT' (CODE 4) IN QC1

QC3.1A What was/is the total amount of this loan or other consumer credit?  
If you are not sure, please give an estimate.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
PROG: MAXIMUM VALUE IS 1.000.000  
PROG: IF VALUE ENTERED IS ABOVE 75000, ERROR MESSAGE 'The amount you entered is high.  
Please make sure you are reporting the total amount of the loan or other consumer credit.' AND  
QUESTION IS REPEATED WITH NO UPPER LIMIT.

OPEN NUMERICAL QUESTION

					Please indicate the total amount borrowed in [NATIONAL CURRENCY]:
--	--	--	--	--	---

Don't know	9999999
------------	---------

[Empty light blue input field]

[Yellow header bar]

[Purple bar]  
[Yellow bar]

[Green bar]  
[Green bar]  
[Green bar]

[Empty light blue input field]

[Yellow header bar]

[Purple bar]  
[Yellow bar]

[Green bar]  
[Green bar]  
[Green bar]  
[Green bar]  
[Green bar]  
[Green bar]  
[Green bar]  
[Green bar]


IF 'CREDIT CARD' (CODE 2) OR 'STORE CARD' (CODE 3) IN QC1

--

**QC3.2A** What is the spending limit on this credit card or store card?  
If you are not sure, please give an estimate.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
PROG: MAXIMUM VALUE IS 1.000.000  
PROG: IF VALUE ENTERED IS ABOVE 75000, ERROR MESSAGE 'The amount you entered is high. Please make sure you are reporting the spending limit of the credit card or store card.' AND QUESTION IS REPEATED WITH NO UPPER LIMIT.

OPEN NUMERICAL QUESTION

				Please indicate the spending limit in [NATIONAL CURRENCY]:
--	--	--	--	--

Don't know	9999999
------------	---------

--

--



--

--






ASK ALL

--

QC4 How did you sign up to this banking service?

PROG: 'DON'T REMEMBER' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

In person, at a bank or other financial institution	1
In person, at a retailer	2
Over the Internet, directly from the credit provider	3
Over the Internet, through an intermediary (e.g. comparison website)	4
By telephone	5
By mail order	6
From a salesperson visiting the home	7
Other	8
Don't remember	9

--

QC5 Did you sign up to this banking service from a credit provider based in your country of residence, in another EU country, or outside the EU?

PROG: 'I don't know where the credit provider is based' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Credit provider based in my country of residence	1
Credit provider based in another EU country	2
Credit provider based outside the EU	3
I don't know where the credit provider is based	4

--

QC6 Which of the items below describe the problem with the banking service or with the credit provider you obtained it from? Mark all that apply.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

PROG: ADD SPACE BETWEEN ANSWERING OPTIONS AND 'OTHER PROBLEM'

MULTIPLE ANSWERS POSSIBLE

Provision of loan/credit card

Loan or credit card not at all provided or only partially provided (e.g. impossible to use credit card)	1
<b>Customer service</b>	
Poor customer service (e.g. unsatisfactory assistance)	2
<b>Pricing</b>	
Unclear or complex pricing (e.g. different types of interest rate)	3
<b>Payments</b>	
Payments charged incorrect (e.g. charges not applied correctly, or I was overcharged)	4
Disproportionate fees applied for late payment	5
Problems with loan/credit repayment schedule	6
<b>Misleading or aggressive commercial practices</b>	
Misleading or incorrect indication of the costs of credit (e.g. hidden charges)	7
Advertising was misleading (e.g. failure to provide the advertised benefits)	8
Received false advice when signing the contract/applying for the loan	9
Was provided other services I didn't request	10
Was put under pressure when signing the contract, applying for or extending the loan (e.g. harassment or excessive advertising)	11
<b>Contractual issues</b>	
Missing or incomplete information in the contract (e.g. duration, conditions for termination, identity of the credit provider, etc.)	12
Contractual terms not provided, unfair or changed by credit provider without my consent (e.g. unexplained refusal to continue credit provision)	13
Could not withdraw within the 14 day cooling-off period after signing the contract	14
Problems with termination of my contract or early repayment	15
<b>Fraud</b>	
Fraudulent use of credit card	16
Other problem	17
Don't know	18

ASK QC7A IF RELEVANT PROBLEM CATEGORY TICKED:

Payments charged incorrect (e.g. charges not applied correctly, or I was overcharged)

Disproportionate fees applied for late payment

Misleading or incorrect indication of the costs of credit (e.g. hidden charges)

Other problem

ALL OTHERS GO TO QC9

**QC7A** How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the credit provider)? Mark 0 if you did not pay any over-/extra charges or hidden fees.  
If you are not sure, please give an estimate.

PROG: 'DON'T KNOW" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
PROG: MAXIMUM VALUE IS 1.000.000  
OPEN NUMERICAL QUESTION

					Please indicate the total amount paid in [NATIONAL CURRENCY]:
--	--	--	--	--	---

Don't know 9999999

**QC9** Which of these, if any, have you done to sort out the problem? Mark all that apply.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 PROG: ADD SPACE BETWEEN ANSWERING OPTIONS AND 'HAVE NOT TAKEN ANY ACTION'  
 MULTIPLE ANSWERS POSSIBLE. IF 'HAVE NOT TAKEN ANY ACTION', THEN OTHER ANSWERS CANNOT BE TICKED.  
 CODE 11 IS SINGLE AND SHOULD BE DISPLAYED SEPARATELY AT THE BOTTOM

Cancelled the contract within the cooling-off period (14 days from when I signed up)	1
Terminated the contract	2
Signed up to an alternative banking service	3
Withheld payment for the loan or credit card	4
Made a complaint to the credit provider	5
Asked credit provider for refund of the money I paid	6
Made a complaint to a government body or consumer organisation	7
Took the credit provider to an out-of-court dispute settlement /alternative dispute resolution body (ADR)	8
Took the credit provider to court	9
Other action	10
Have not taken any action	11
Don't know	12

ASK QC9bis IF 'HAVE NOT TAKEN ANY ACTION' (CODE 11) IN QC9, ALL OTHERS GO TO QC10

**QC9bis** For which of the reasons below have you not taken action? Mark all that apply.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 MULTIPLE ANSWERS POSSIBLE - CODE 10 IS SINGLE

I was unlikely to get a satisfactory solution to the problem I encountered	1
The sums involved were too small	2
I did not know how or where to complain	3
I was not sure of my rights as a consumer	4
I thought it would take too long	5
I tried to complain about other problems in the past but was not successful	6
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	7
The complaints procedure was too complicated	8
Credit provider fixed problem on its own initiative	9
I have not had the time yet	10

Other	11
Don't know	12

**QC10** What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the credit provider, going to an alternative dispute resolution body or to court, looking for an alternative etc.?

PROG: 'DON'T REMEMBER" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

Less than 1 hour	1
1 to 2 hours	2
3 to 4 hours	3
5 to 10 hours	4
11 to 20 hours	5
More than 20 hours	6
[APPEARS ONLY IF RESPONDENT DID NOT TAKE ANY ACTION, CODE 11 IN QC9]	
No time lost	7
Don't remember	8

**QC11** To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

PROG: 'DON'T KNOW" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

Not at all or only a little	1
Moderately	2
Quite a lot	3
Extremely	4
Don't know	5

**QC12A** How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the credit provider?  
  
Please provide an estimate for the following possible cost items.

PROG: MAXIMUM VALUE IS 1.000.000

GRID

				Extra costs for an alternative banking service in [NATIONAL CURRENCY]:
				Costs related to court proceedings in [NATIONAL CURRENCY]:
				Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY]:

Not relevant

9999998

Don't remember

9999999

AUTOMATICALLY INDICATE THE TOTAL AMOUNT

--

--	--



--

--	--



[Redacted]

[Redacted]

[Redacted]

[Redacted]

QC13 Taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress, would you sign up to this banking service again?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

- Yes 1
- No 2
- Don't know 3

[Redacted]

[Redacted]

[Redacted]

[Redacted]

ASK QC14 ONLY TO RESPONDENTS WHO TOOK ACTION, CODES 1 TO 10 IN QC9

QC14 Which of these, if any, has the credit provider done so far in response to the problem? Mark all that apply.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

PROG: CODE 4 'Gave a satisfactory explanation' AND CODE 5 'Gave a unsatisfactory explanation' CANNOT BE TICKED AT THE SAME TIME

MULTIPLE ANSWERS POSSIBLE. 'HAS DONE NOTHING' (CODE 12) IS SINGLE.

- Agreed to cancel the contract within the cooling-off period of 14 days 1
- Acknowledged problem 2
- Investigating problem 3
- Gave a satisfactory explanation 4
- Gave an unsatisfactory explanation 5
- Agreed on termination of the contract, early credit repayment or new repayment schedule 6

Provided an alternative loan	7
Gave a replacement credit card	8
Gave a partial or full refund of wrongly charged amounts	9
Gave compensation for damages or losses	10
Other	11
Has done nothing	12
Don't know	13

ASK QC15A IF 'GAVE A PARTIAL OR FULL REFUND OF WRONGLY CHARGED AMOUNTS' (CODE 9) OR 'COMPENSATION FOR DAMAGES OR LOSSES' (CODE 10) TICKED IN QC14, ALL OTHERS GO TO QC16

**QC15A** How much have you received as reimbursement or compensation for the problem from the credit provider?  
If you are not sure, please give an estimate.

PROG: 'DON'T KNOW" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
PROG: MAXIMUM VALUE IS 1.000.000

OPEN NUMERICAL QUESTION

Please indicate the amount in [NATIONAL CURRENCY]:

Don't know 9999999

ASK ALL

**QC16** To what extent has the problem been resolved?

PROG: 'DON'T KNOW" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY



Fully resolved	1
Partly resolved	2
Not yet resolved but I was informed that the investigation is ongoing	3
Not yet resolved and I have not received any reply	4
Not resolved and I decided not to do anything about it	5
Don't know	6

ASK QC17A IF 'FULLY RESOLVED' (CODE 1) IN QC16, ALL OTHERS GO TO QC17B

**QC17A** How long did the problem last until it was fully resolved?

PROG: 'DON'T REMEMBER" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

Less than one day	1
One day to less than a week	2
One week to less than one month	3
One month to less than three months	4
Three months to less than six months	5
Six months to less than a year	6
A year or more	7
Don't remember	8

ASK QC17B IF 'PARTLY RESOLVED' (CODE 2) IN QC16, ALL OTHERS GO TO QC17C

**QC17B** How long did the problem last until it was partly resolved?

PROG: 'DON'T REMEMBER" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

Less than one day	1
One day to less than a week	2
One week to less than one month	3
One month to less than three months	4
Three months to less than six months	5
Six months to less than a year	6
A year or more	7
Don't remember	8

ASK QC17C IF 'NOT YET RESOLVED' (CODE 3 OR 4) IN QC16, ALL OTHERS GO TO QC17D

**QC17C** How long has the problem lasted so far?

PROG: 'DON'T REMEMBER" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

Less than one day	1
One day to less than a week	2
One week to less than one month	3
One month to less than three months	4

Three months to less than six months	5
Six months to less than a year	6
A year or more	7
Don't remember	8

ASK QC17D IF 'NOT RESOLVED' (CODE 5) IN QC16, ALL OTHERS GO TO QC18

QC17D How long did the problem last until you decided not to do anything about it?

PROG: 'DON'T REMEMBER' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

Less than one day	1
One day to less than a week	2
One week to less than one month	3
One month to less than three months	4
Three months to less than six months	5
Six months to less than a year	6
A year or more	7
Don't remember	8


ASK ALL

QC18 Thank you for reporting on your most serious problem.  
With which of the goods or services listed below did you experience your SECOND most serious problem (i.e. that caused you the second most trouble or cost) in the last 12 months?  
  
If your second most serious problem is with the same type of goods or services as your most serious problem, please select this category again.  
  
This is the final problem we ask you to provide information on.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Mobile telephone services	1
Electricity services	2
Loans or credit (not including mortgages)	3
Credit cards	4
Large household appliances	5
Train services	6
Clothing, footwear and bags	7
Did not have another problem with these goods and services	8
Don't know	9

IF ONE OF THE SIX MARKETS SELECTED, GO TO CORRESPONDING MODULE

Questionnaire for Main Wave

Market module 4 : Large household appliances

ASK MODULE 4 RESPECTING THE ROUTING FROM THE SCREENER

**QD1** You indicated you experienced a problem with large household appliances over the last 12 months. With which of the following did you experience the problem?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 PROG: IF 'PACKAGE OF MULTIPLE LARGE HOUSEHOLD APPLIANCES TICKED', THEN SHOW: 'Please note that for the remainder of the questionnaire, 'package of multiple large household appliances' is referred to as 'appliance' '

ONE ANSWER ONLY

Electric cooker, stove, oven or micro-wave oven	1
Refrigerators, freezer or fridge-freezer	2
Washing machine, dryer or ironing and pressing machine	3
Dishwasher	4
Air conditioner, humidifier or ventilator	5
Water heater or space heater (e.g. radiator)	6
Vacuum cleaner or steam-cleaning machine	7
Carpet shampooing machine or machine for scrubbing, waxing and polishing floors	8
Sewing machine or knitting machine	9
Package of multiple large household appliances	10
Other	11
Don't know	12

**QD2** When did you buy this appliance? If you purchased the appliance second-hand, please indicate when it was first sold.

PROG: 'DON'T REMEMBER' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Less than 6 months ago	1
6 months to less than 12 months ago	2
12 months to less than 24 months ago	3
2 years to less than 5 years ago	4
5 years ago or more	5
Don't remember	6

**QD3A** How much did you pay for this appliance (NOT including any over-/extra charges, if applicable)?  
 If you are not sure, please give an estimate.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
PROG: MAXIMUM VALUE IS 1.000.000  
PROG: IF VALUE ENTERED IS ABOVE 10000, ERROR MESSAGE 'The amount you entered is high.  
Please make sure you are reporting the amount paid for the appliance.' AND QUESTION IS  
REPEATED WITH NO UPPER LIMIT.

OPEN NUMERICAL QUESTION

						Please indicate the total amount paid in [NATIONAL CURRENCY]:
--	--	--	--	--	--	---

I didn't pay for this appliance	9999998
Don't know	9999999

[Light blue bar]

[Yellow bar] [Orange bar]

[Purple bar]  
[Yellow bar]

[Green bar]  
[Green bar]  
[Green bar]

[Light blue bar]

[Yellow bar] [Orange bar]

[Purple bar]  
[Yellow bar]

[Green bar]  
[Green bar]  
[Green bar]  
[Green bar]  
[Green bar]  
[Green bar]  
[Green bar]  
[Green bar]  
[Green bar]  
[Green bar]  
[Green bar]  
[Green bar]

ASK ALL

**QD4** How did you purchase this appliance?

PROG: 'DON'T REMEMBER' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

In person, at a shop or other sales point	1
Over the Internet, directly from the seller	2
Over the Internet, through an intermediary (e.g. comparison website)	3
By mail order, delivery and postal services	4
By telephone	5
From a salesperson visiting the home	6
At a market or auction	7
TV shopping channel	8
Other	9
Don't remember	10

**QD5** Did you obtain this appliance from a seller based in your country of residence, in another EU country, or outside the EU?

PROG: 'I don't know where the seller is based' ONLY APPEARS IF RESPONDENT TRIES TO SKIP

ONE ANSWER ONLY

Seller based in my country of residence	1
Seller based in another EU country	2
Seller based outside the EU	3
I don't know where the seller is based	4

**QD6** Which of the items below describe the problem with the appliance or with the seller you obtained it from? Mark all that apply.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

PROG: ADD SPACE BETWEEN ANSWERING OPTIONS AND 'OTHER PROBLEM'

MULTIPLE ANSWERS POSSIBLE

<b>Quality</b>	
Appliance faulty or broke down (without me causing the damage)	1
Appliance or instructions of unsatisfactory quality or appliance not as described	2
<b>Damage or injury</b>	
Appliance caused damage to other possessions	3
Appliance caused injury	4
<b>Poor delivery service</b>	
Appliance not delivered	5
Appliance delivered late or only partially delivered	6

<b>Customer service</b>	
Poor customer or after-sales service	7
<b>Pricing</b>	
Unclear or complex pricing	8
<b>Billing and payments</b>	
Bill incorrect (e.g. I was overcharged)	9
Disproportionate fees applied for late payment	10
<b>Guarantee/warranty</b>	
Guarantee/warranty not honoured by seller	11
<b>Misleading or aggressive commercial practices</b>	
Misleading or incorrect indication of price (e.g. hidden charges)	12
Advertising was misleading	13
Received false advice when buying appliance	14
Was put under pressure when buying the appliance	15
<b>Contractual issues</b>	
Missing or incomplete information in the contract (e.g. concerning right of withdrawal or identity of seller)	16
Could not return the appliance when I changed my mind after buying	17
Other problem	18
Don't know	19

ASK QD7A IF RELEVANT PROBLEM CATEGORY TICKED:  
 Bill incorrect (e.g. I was overcharged)  
 Misleading or incorrect indication of price (e.g. hidden charges)  
 Disproportionate fees applied for late payment  
 Other problem

ALL OTHERS GO TO QD8

**QD7A** How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the seller)? Mark 0 if you did not pay any over-/extra charges or hidden fees.

If you are not sure, please give an estimate.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 PROG: MAXIMUM VALUE IS 1.000.000  
 OPEN NUMERICAL QUESTION

						Please indicate the total amount paid in [NATIONAL CURRENCY]:
--	--	--	--	--	--	---

Don't know	9999999
------------	---------

--

--	--



--

--	--



ASK QD8 IF RELEVANT PROBLEM CATEGORIES TICKED:

- Appliance faulty or broke down (without me causing the damage)
- Appliance caused injury
- Appliance caused damage to other possessions
- Appliance or instructions of unsatisfactory quality or appliance not as described
- Appliance not delivered
- Appliance delivered late or only partially delivered
- Unclear or complex pricing
- Advertising was misleading
- Received false advice when buying appliance
- Could not return the appliance when I changed my mind after buying
- Other problem

<b>QD8</b>	To what extent could you use the appliance as intended after the problem occurred?
------------	--

PROG: 'DON'T KNOW" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION
ONE ANSWER ONLY

Not at all	1
Partly, with major difficulty	2



Partly, with minor difficulty	3
Fully	4
Don't know	5

**QD9** Which of these, if any, have you done to sort out the problem? Mark all that apply.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 PROG: ADD SPACE BETWEEN ANSWERING OPTIONS AND 'HAVE NOT TAKEN ANY ACTION'  
 MULTIPLE ANSWERS POSSIBLE. IF 'HAVE NOT TAKEN ANY ACTION', THEN OTHER ANSWERS CANNOT BE TICKED.  
 CODE 13 IS SINGLE AND SHOULD BE DISPLAYED SEPARATELY AT THE BOTTOM

[APPEARS ONLY IF AN ONLINE SALES CHANNEL (CODE 2 OR 3 IN QD4) WAS SELECTED] Cancelled the purchase of the appliance within the cooling-off period	1
Returned the appliance	2
Repaired the appliance at my own expense	3
Bought a replacement appliance	4
Withheld payment for the appliance	5
Made a complaint to the seller	6
Asked the seller for repair, replacement or refund of the money I paid	7
Asked the seller for compensation for damages or losses	8
Made a complaint to a government body or consumer organisation	9
Took the seller to an out-of-court dispute settlement/alternative dispute resolution body (ADR)	10
Took the seller to court	11
Other action	12
Have not taken any action	13
Don't know	14

ASK QD9bis IF 'HAVE NOT TAKEN ANY ACTION' (CODE 13) IN QD9, ALL OTHERS GO TO QD10

**QD9bis** For which of the reasons below have you not taken action? Mark all that apply.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

MULTIPLE ANSWERS POSSIBLE - CODE 10 IS SINGLE

I was unlikely to get a satisfactory solution to the problem I encountered	1
The sums involved were too small	2
I did not know how or where to complain	3
I was not sure of my rights as a consumer	4
I thought it would take too long	5
I tried to complain about other problems in the past but was not successful	6
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	7
The complaints procedure was too complicated	8
Seller fixed problem on its own initiative	9
I have not had the time yet	10
Other	11
Don't know	12

**QD10** What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the seller, going to an alternative dispute resolution body or to court, repairing or replacing the appliance etc.?

PROG: 'DON'T REMEMBER' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Less than 1 hour	1
1 to 2 hours	2
3 to 4 hours	3
5 to 10 hours	4
11 to 20 hours	5
More than 20 hours	6
[APPEARS ONLY IF RESPONDENT DID NOT TAKE ANY ACTION, CODE 13 IN QD9]	
No time lost	7
Don't remember	8

**QD11** To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Not at all or only a little	1
Moderately	2
Quite a lot	3

Extremely
Don't know

4  
5

**QD12A** How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?  
  
Please provide an estimate for the following possible cost items.

PROG: MAXIMUM VALUE IS 1.000.000  
GRID

				Costs of repairs or replacement at your own expense in [NATIONAL CURRENCY]:
				Costs related to court proceedings in [NATIONAL CURRENCY]:
				Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY]:

Not relevant	9999998
Don't remember	9999999

AUTOMATICALLY INDICATE THE TOTAL AMOUNT



--

DO NOT ASK QD13 IF RESPONDENT ANSWERS 'I DIDN'T PAY FOR THIS APPLIANCE', CODE 9999998, IN QD3A

PROG: FOR THE QUESTION BELOW, PLEASE NOTE THE AUTOMATIC INSERTION IN BRACKETS

**QD13** You indicated a price of [INSERT AMOUNT PAID FROM QD3] for the appliance. What is the most you would now pay for this appliance taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

- |                                       |   |
|---------------------------------------|---|
| Would pay the same price again        | 1 |
| Would pay three quarters of the price | 2 |
| Would pay half the price              | 3 |
| Would pay one quarter of the price    | 4 |
| Wouldn't buy it again                 | 5 |
| Don't know                            | 6 |

--

--



ASK QD14 ONLY TO RESPONDENTS WHO TOOK ACTION, CODES 1 TO 12 IN QD9

**QD14** Which of these, if any, has the seller done so far in response to the problem? Mark all that apply.

PROG: 'DON'T KNOW" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 PROG: CODE 3 'Gave a satisfactory explanation' AND CODE 4 'Gave a unsatisfactory explanation'  
 CANNOT BE TICKED AT THE SAME TIME  
 MULTIPLE ANSWERS POSSIBLE. 'HAS DONE NOTHING' (CODE 11) IS SINGLE.

Acknowledged problem	1
Investigating problem	2
Gave a satisfactory explanation	3
Gave an unsatisfactory explanation	4
Repaired or replaced the appliance	5
Gave a partial or full refund of the money I paid	6
Gave credit note or voucher	7
Gave compensation for damages or losses	8
Told me that my legal guarantee was no longer valid	9
Other	10
Has done nothing	11
Don't know	12

ASK QD15A IF 'GAVE A PARTIAL OR FULL REFUND FOR THE MONEY I PAID' (CODE 6) OR 'GAVE CREDIT NOTE OR VOUCHER' (CODE 7) OR 'COMPENSATION FOR DAMAGES OR LOSSES' (CODE 8) TICKED IN QD14, ALL OTHERS GO TO QD16

**QD15A** How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the seller?  
 If you are not sure, please give an estimate.

PROG: 'DON'T KNOW" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 PROG: MAXIMUM VALUE IS 1.000.000  
 OPEN NUMERICAL QUESTION

Please indicate the amount in [NATIONAL CURRENCY]:

Don't know 9999999



ASK ALL

**QD16** To what extent has the problem been resolved?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

Fully resolved	1
Partly resolved	2
Not yet resolved but I was informed that the investigation is ongoing	3
Not yet resolved and I have not received any reply	4
Not resolved and I decided not to do anything about it	5
Don't know	6

ASK QD17A IF 'FULLY RESOLVED' (CODE 1) IN QD16, ALL OTHERS GO TO QD17B

**QD17A** How long did the problem last until it was fully resolved?

PROG: 'DON'T REMEMBER' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

Less than one day	1
One day to less than a week	2
One week to less than one month	3
One month to less than three months	4
Three months to less than six months	5
Six months to less than a year	6
A year or more	7
Don't remember	8

ASK QD17B IF 'PARTLY RESOLVED' (CODE 2) IN QD16, ALL OTHERS GO TO QD17C

**QD17B** How long did the problem last until it was partly resolved?

PROG: 'DON'T REMEMBER' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

Less than one day	1
One day to less than a week	2
One week to less than one month	3
One month to less than three months	4
Three months to less than six months	5

Six months to less than a year	6
A year or more	7
Don't remember	8

ASK QD17C IF 'NOT YET RESOLVED' (CODE 3 OR 4) IN QD16, ALL OTHERS GO TO QD17D

**QD17C** How long has the problem lasted so far?

PROG: 'DON'T REMEMBER" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

Less than one day	1
One day to less than a week	2
One week to less than one month	3
One month to less than three months	4
Three months to less than six months	5
Six months to less than a year	6
A year or more	7
Don't remember	8

ASK QD17D IF 'NOT RESOLVED' (CODE 5) IN QD16, ALL OTHERS GO TO QD18

**QD17D** How long did the problem last until you decided not to do anything about it?

PROG: 'DON'T REMEMBER" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

Less than one day	1
One day to less than a week	2
One week to less than one month	3
One month to less than three months	4
Three months to less than six months	5
Six months to less than a year	6
A year or more	7
Don't remember	8



ASK ALL

QD18	<p>Thank you for reporting on your most serious problem.</p> <p>With which of the goods or services listed below did you experience your SECOND most serious problem (i.e. that caused you the second most trouble or cost) in the last 12 months?</p> <p>If your second most serious problem is with the same type of goods or services as your most serious problem, please select this category again.</p> <p>This is the final problem we ask you to provide information on.</p>
------	--

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Mobile telephone services	1
Electricity services	2
Loans or credit (not including mortgages)	3
Credit cards	4
Large household appliances	5
Train services	6
Clothing, footwear and bags	7
Did not have another problem with these goods and services	8
Don't know	9

IF ONE OF THE SIX MARKETS SELECTED, GO TO CORRESPONDING MODULE



Questionnaire for Main Wave

Market module 5 : Train services

ASK MODULE 5 RESPECTING THE ROUTING FROM THE SCREENER

QE1 You indicated you experienced a problem with train services over the last 12 months. With which of the following did you experience the problem?

PROG: 'DON'T KNOW ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

MULTIPLE ANSWERS POSSIBLE

Travelling by train as passenger	1
Transporting a bicycle by train	2
Transporting another vehicle by train (e.g. a car or a scooter)	3
Transporting mobility equipment for disabled passengers	4
Luggage transport by train	5
Other	6
Don't know	7

QE2 When did you buy this train service?

PROG: 'DON'T KNOW ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Less than 1 month ago	1
1 month to less than 3 months ago	2
3 months to less than 6 months ago	3
6 months to less than 12 months ago	4
12 months to less than 24 months ago	5
2 years ago or more	6
Don't know	7

**QE3A** How much did you pay for this train service (NOT including any over-/extra charges, if applicable)?  
If you are not sure, please give an estimate.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
PROG: MAXIMUM VALUE IS 1.000.000  
PROG: IF VALUE ENTERED IS ABOVE 1000, ERROR MESSAGE 'The amount you entered is high. Please make sure you are reporting the amount paid for the train service.' AND QUESTION IS REPEATED WITH NO UPPER LIMIT.  
OPEN NUMERICAL QUESTION

Please indicate the amount paid in [NATIONAL CURRENCY]:

I didn't pay for this train service	9999998
Don't know	9999999

ASK ALL

QE4 How did you purchase this train service?

PROG: 'DON'T REMEMBER' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

In person, at a railway station, travel agency or other sales point	1
Over the Internet, directly from the seller/provider	2
Over the Internet, through an intermediary (e.g. comparison website)	3
By telephone	4
On the train	5
Other	6
Don't remember	7

QE5 What type of train service did you have?

PROG: 'I don't remember' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

International	1
National	2
Regional	3
Urban or suburban	4
I don't remember	5

QE6 Which of the items below describe the problem with the train service or with the seller/provider you obtained it from? Mark all that apply.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

PROG: ADD SPACE BETWEEN ANSWERING OPTIONS AND 'OTHER PROBLEM'

MULTIPLE ANSWERS POSSIBLE

<b>Quality of service</b>	
Train service not as described when purchased (e.g. on-board services and facilities not as described, or seat reservation did not work)	1
Poor customer or after-sales service	2
<b>Injury</b>	
Train service caused injury	3
<b>Luggage and bicycles</b>	
Registered luggage lost, damaged or delayed	4
Could not take bicycle on board	5
<b>Reduced mobility or disability</b>	

Lack of assistance/boarding denied for passenger with reduced mobility or disability	6
Loss of or damage to mobility equipment	7
<b>Train delays and cancellation issues</b>	
Train cancelled	8
Train delayed	9
Meals, drinks, accommodation and/or transport not offered by seller/provider when train was delayed	10
Lack of information, in case of transport disruption, on passenger rights or alternative means of transport	11
<b>Pricing</b>	
Unclear or complex pricing	12
<b>Billing</b>	
Bill incorrect (e.g. I was overcharged)	13
<b>Compensation</b>	
Compensation (e.g. in cases of delay, cancellation or lost/damaged luggage) was inadequate or not offered at all	14
<b>Misleading or aggressive commercial practices</b>	
Misleading or incorrect indication of price (e.g. hidden charges)	15
<b>Contractual issues</b>	
Missing or incomplete information in the contract (e.g. duration, conditions for termination, identity of the seller/provider, etc.)	16
Other problem	17
Don't know	18

ASK QE7A IF RELEVANT PROBLEM CATEGORY TICKED:  
 Bill incorrect (e.g. I was overcharged)  
 Misleading or incorrect indication of price (e.g. hidden charges)  
 Other problem

ALL OTHERS GO TO QE8

QE7A	<p>How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the seller/provider)? Mark 0 if you did not pay any over-/extra charges or hidden fees.</p> <p>If you are not sure, please give an estimate.</p>
------	--

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

PROG: MAXIMUM VALUE IS 1.000.000

OPEN NUMERICAL QUESTION

				Please indicate the total amount in [NATIONAL CURRENCY]:
--	--	--	--	--

Don't know 9999999

--

--	--



--

--	--



FOR RELEVANT PROBLEM CATEGORIES:

Train service not as described when purchased (e.g. on-board services and facilities not as described, or seat reservation did not work)

Train delayed

Registered luggage lost, damaged or delayed

Could not take bicycle on board

Unclear or complex pricing

Lack of assistance/boarding denied for passenger with reduced mobility or disability

Loss of or damage to mobility equipment

Other problem

QE8 To what extent could you use the train service as intended?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Not at all	1
Partly, with major difficulty	2
Partly, with minor difficulty	3
Fully	4
Don't know	5

QE9 Which of these, if any, have you done to sort out the problem? Mark all that apply.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

PROG: ADD SPACE BETWEEN ANSWERING OPTIONS AND 'HAVE NOT TAKEN ANY ACTION'

MULTIPLE ANSWERS POSSIBLE - IF 'HAVE NOT TAKEN ANY ACTION', THEN OTHER ANSWERS CANNOT BE TICKED

CODE 12 IS SINGLE AND SHOULD BE DISPLAYED SEPARATELY AT THE BOTTOM

Returned the train ticket	1
Bought a replacement train ticket	2
Paid for alternative transport (e.g. bus, taxi, plane, boat)	3
Made a complaint to the seller/provider	4
Asked the seller/provider to provide transport continuation or re-routing	5
Asked the seller/provider for compensation for damages or losses	6
Asked the seller/provider to provide refund of the money I paid	7

Made a complaint to a government body or consumer organisation	8
Took the seller/provider to an out-of-court dispute settlement/alternative dispute resolution body (ADR)	9
Took the seller/provider to court	10
Other action	11
Have not taken any action	12
Don't know	13

ASK QE9bis IF 'HAVE NOT TAKEN ANY ACTION' (CODE 12) IN QE9, ALL OTHERS GO TO QE10

QE9bis For which of the reasons below have you not taken action? Mark all that apply.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

MULTIPLE ANSWERS POSSIBLE - CODE 10 IS SINGLE

I was unlikely to get a satisfactory solution to the problem I encountered	1
The sums involved were too small	2
I did not know how or where to complain	3
I was not sure of my rights as a passenger	4
I thought it would take too long	5
I tried to complain about other problems in the past but was not successful	6
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	7
The complaints procedure was too complicated	8
Seller/provider fixed the problem on its own initiative	9
I have not had the time yet	10
Other	11
Don't know	12

QE10 What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, contacting the seller/provider, complaining to the national authority in charge of enforcing passenger rights, going to an alternative dispute resolution body or to court, looking for an alternative etc.?

PROG: 'DON'T REMEMBER' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Less than 1 hour	1
1 to 2 hours	2
3 to 4 hours	3
5 to 10 hours	4
11 to 20 hours	5
More than 20 hours	6

[APPEARS ONLY IF RESPONDENT DID NOT TAKE ANY ACTION, CODE 12 IN QE9]

No time lost

7

Don't remember

8

**QE11** To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

PROG: 'DON'T KNOW" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Not at all or only a little

1

Moderately

2

Quite a lot

3

Extremely

4

Don't know

5

**QE12A** How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller/provider?

Please provide an estimate for the following possible cost items.

PROG: MAXIMUM VALUE IS 1.000.000

GRID

				Costs of replacement ticket/alternative transport at your own expense in [NATIONAL CURRENCY]:
				Costs related to court proceedings in [NATIONAL CURRENCY]:
				Other extra costs such as telephone, postage, accommodation, meals, refreshments, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY]:

Not relevant

9999998

Don't remember

9999999

AUTOMATICALLY INDICATE THE TOTAL AMOUNT



[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

DO NOT ASK QE13 IF RESPONDENT ANSWERS 'I DID'NT PAY FOR THIS TRAIN SERVICE', CODE 9999998, IN QE3A

PROG: FOR THE QUESTION BELOW, PLEASE NOTE THE AUTOMATIC INSERTION IN BRACKETS

QE13 You indicated a price of [INSERT AMOUNT PAID FROM QE3A] for the train service. What is the most you would now pay for this train service taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress?

PROG: 'DON'T KNOW" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

Would pay the same price again

1

Would pay three quarters of the price	2
Would pay half the price	3
Would pay one quarter of the price	4
Wouldn't buy it again	5
Don't know	6

ASK QE14 ONLY TO RESPONDENTS WHO TOOK ACTION, CODES 1 TO 11 IN QE9

QE14 Which of these, if any, has the seller/provider done so far in response to the problem? Mark all that apply.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 PROG: CODE 3 'Gave a satisfactory explanation' AND CODE 4 'Gave a unsatisfactory explanation' CANNOT BE TICKED AT THE SAME TIME  
 MULTIPLE ANSWERS POSSIBLE. 'HAS DONE NOTHING' (CODE 12) IS SINGLE.

Acknowledged problem	1
Investigating problem	2
Gave a satisfactory explanation	3
Gave an unsatisfactory explanation	4
Provided alternative transport	5
Gave a partial or full refund of the ticket fare	6
Gave credit note or voucher	7
Gave compensation for personal injury	8
Gave compensation for lost or damaged registered luggage	9
Gave compensation for lost or damaged mobility equipment for passengers with disabilities or reduced mobility	10

Other	11
Has done nothing	12
Don't know	13

ASK QE15A IF 'GAVE A PARTIAL OR FULL REFUND OF THE TICKET FARE' (CODE 6) OR 'GAVE COMPENSATION FOR PERSONAL INJURY' (CODE 8) OR 'GAVE COMPENSATION FOR LOST OR DAMAGED REGISTERED LUGGAGE' (CODE 9) OR 'GAVE CREDIT NOTE OR VOUCHER' (CODE 7) OR 'GAVE COMPENSATION FOR LOST OR DAMAGED MOBILITY EQUIPMENT FOR PASSENGERS WITH DISABILITIES OR REDUCED MOBILITIES' (CODE 10) TICKED IN QE14, ALL OTHERS GO TO QE16

**QE15A** How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the seller/provider?  
If you are not sure, please give an estimate.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
PROG: MAXIMUM VALUE IS 1.000.000

OPEN NUMERICAL QUESTION

Please indicate the amount in [NATIONAL CURRENCY]:

Don't know 9999999

ASK ALL

**QE16** To what extent has the problem been resolved?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Fully resolved	1
Partly resolved	2

Not yet resolved but I was informed that the investigation is ongoing	3
Not yet resolved and I have not received any reply	4
Not resolved and I decided not to do anything about it	5
Don't know	6

ASK QE17A IF 'FULLY RESOLVED' (CODE 1) IN QE16 , ALL OTHERS GO TO QE17B

**QE17A** How long did the problem last until it was fully resolved?

PROG: 'DON'T REMEMBER" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Less than one day	1
One day to less than a week	2
One week to less than one month	3
One month to less than three months	4
Three months to less than six months	5
Six months to less than a year	6
A year or more	7
Don't remember	8

ASK QE17B IF 'PARTLY RESOLVED' (CODE 2) IN QE16, ALL OTHERS GO TO QE17C

**QE17B** How long did the problem last until it was partly resolved?

PROG: 'DON'T REMEMBER" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Less than one day	1
One day to less than a week	2
One week to less than one month	3
One month to less than three months	4
Three months to less than six months	5
Six months to less than a year	6
A year or more	7
Don't remember	8

ASK QE17C IF 'NOT YET RESOLVED' (CODE 3 OR 4) IN QE16, ALL OTHERS GO TO QE17D

**QE17C** How long has the problem lasted so far?

PROG: 'DON'T REMEMBER" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Less than one day	1
One day to less than a week	2
One week to less than one month	3
One month to less than three months	4
Three months to less than six months	5

Six months to less than a year	6
A year or more	7
Don't remember	8

ASK IF 'NOT RESOLVED' (CODE 5) IN QE16, ALL OTHERS GO TO QE18

QE17D How long did the problem last until you decided not to do anything about it?

PROG: 'DON'T REMEMBER' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

Less than one day	1
One day to less than a week	2
One week to less than one month	3
One month to less than three months	4
Three months to less than six months	5
Six months to less than a year	6
A year or more	7
Don't remember	8


ASK ALL

QE18 Thank you for reporting on your most serious problem.  
With which of the goods or services listed below did you experience your SECOND most serious problem (i.e. that caused you the second most trouble or cost) in the last 12 months?  
  
If your second most serious problem is with the same type of goods or services as your most serious problem, please select this category again.  
  
This is the final problem we ask you to provide information on.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Mobile telephone services	1
Electricity services	2
Loans or credit (not including mortgages)	3
Credit cards	4
Large household appliances	5
Train services	6
Clothing, footwear and bags	7
Did not have another problem with these goods and services	8
Don't know	9

IF ONE OF THE SIX MARKETS SELECTED, GO TO CORRESPONDING MODULE

Questionnaire for Main Wave

Market module 6 : Clothing, footwear and bags

ASK MODULE 6 RESPECTING THE ROUTING FROM THE SCREENER

QF1 You indicated you experienced a problem with clothing, footwear and bags over the last 12 months. With which of the following did you experience the problem?

PROG: 'DON'T KNOW" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 PROG: IF 'PACKAGE OF MULTIPLE ITEMS TICKED', THEN SHOW: 'Please note that for the remainder of the questionnaire, 'package of multiple items' is referred to as 'item' '

ONE ANSWER ONLY

Children's clothing	1
Women's clothing	2
Men's clothing	3
Clothing material/textiles	4
Fur	5
Travel bag	6
Handbag	7
Children's footwear	8
Women's footwear	9
Men's footwear	10
Package of multiple items	11
Other	12
Don't know	13

QF2 When did you buy this item? If you purchased the item second-hand, please indicate when it was first sold.

PROG: 'DON'T REMEMBER" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Less than 3 months ago	1
3 months to less than 6 months ago	2
6 months to less than 12 months ago	3
12 months to less than 24 months ago	4

2 years to less than 5 years ago	5
5 years ago or more	6
Don't remember	7

QF3A	<p>How much did you pay for this item (NOT including any over-/extra charges, if applicable)?</p> <p>If you are not sure, please give an estimate.</p>
------	--

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 PROG: MAXIMUM VALUE IS 1.000.000  
 PROG: IF VALUE ENTERED IS ABOVE 2000, ERROR MESSAGE 'The amount you entered is high. Please make sure you are reporting the amount paid for this item.' AND QUESTION IS REPEATED WITH NO UPPER LIMIT.

OPEN NUMERICAL QUESTION

					Please indicate the total amount paid in [NATIONAL CURRENCY]:
--	--	--	--	--	---

I didn't pay for this item	9999998
Don't know	9999999






ASK ALL

--

QF4 How did you purchase this item?

PROG: 'DON'T REMEMBER' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

- |  |    |
|--|----|
| In person, at a shop or other sales point                            | 1  |
| Over the Internet, directly from the seller                          | 2  |
| Over the Internet, through an intermediary (e.g. comparison website) | 3  |
| By mail order, delivery and postal services                          | 4  |
| By telephone   | 5  |
| From a salesperson visiting the home                                 | 6  |
| At a market or auction   | 7  |
| TV shopping channel  | 8  |
| Other  | 9  |
| Don't remember   | 10 |

--

QF5 Did you obtain this item from the seller based in your country of residence, in another EU country, or outside the EU?

PROG: 'I don't know where the seller is based' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

- |   |   |
|---|---|
| Seller based in my country of residence | 1 |
| Seller based in another EU country      | 2 |
| Seller based outside the EU             | 3 |
| I don't know where the seller is based  | 4 |

--

QF6 Which of the items below describe the problem with the item or with the seller you obtained it from? Mark all that apply.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 PROG: ADD SPACE BETWEEN ANSWERING OPTIONS AND 'OTHER PROBLEM'  
 MULTIPLE ANSWERS POSSIBLE

<b>Quality</b>	
Item faulty (e.g. fell apart quickly)	1
Item of unsatisfactory quality	2
Counterfeit item (fake brand)	3
<b>Injury</b>	
Item caused injury	4
<b>Delivery</b>	
Item not delivered	5
Item delivered late	6
Wrong item delivered (e.g. wrong size or different item)	7
<b>Customer service</b>	
Poor customer or after-sales service	8
<b>Pricing</b>	
Unclear or complex pricing	9
<b>Billing and payments</b>	
Bill incorrect (e.g. I was overcharged)	10
Disproportionate fees applied for late payment	11
<b>Guarantee/warranty</b>	
Guarantee/warranty not honoured by seller	12
<b>Misleading or aggressive commercial practices</b>	
Misleading or incorrect indication of price (e.g. hidden charges)	13
Advertising was misleading	14
Received false advice when buying the item	15
Was put under pressure when buying the item	16
<b>Contractual issues</b>	
Missing or incomplete information in the contract (e.g. concerning right of withdrawal or identity of seller)	17
Could not return the item when I changed my mind after buying	18
Other problem	19
Don't know	20

ASK QF7A IF RELEVANT PROBLEM CATEGORY TICKED:  
 Bill incorrect (e.g. I was overcharged)  
 Misleading or incorrect indication of price (e.g. hidden charges)  
 Disproportionate fees applied for late payment  
 Other problem  
 ALL OTHERS GO TO QF8

QF7A	How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the seller)? Mark 0 if you did not pay any over-/extra charges or hidden fees.  If you are not sure, please give an estimate.
------	--

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

PROG: MAXIMUM VALUE IS 1.000.000

OPEN NUMERICAL QUESTION

--	--	--	--	--

Please indicate the total amount paid in [NATIONAL CURRENCY]:

Don't know

9999999

--

--	--



--

--	--



FOR RELEVANT PROBLEM CATEGORIES:

Item faulty (e.g. fell apart quickly)

Item of unsatisfactory quality

Counterfeit item (fake brand)

Item delivered late

Wrong item delivered (e.g. wrong size or different item)

Unclear or complex pricing

Advertising was misleading

Received false advice when buying the item

Could not return the item when I changed my mind after buying

Other problem

QF8 To what extent could you use the item as intended after the problem occurred?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Not at all	1
Partly, with major difficulty	2
Partly, with minor difficulty	3
Fully	4
Don't know	5

QF9 Which of these, if any, have you done to sort out the problem? Mark all that apply.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

PROG: ADD SPACE BETWEEN ANSWERING OPTIONS AND 'HAVE NOT TAKEN ANY ACTION'

MULTIPLE ANSWERS POSSIBLE. IF 'HAVE NOT TAKEN ANY ACTION', THEN OTHER ANSWERS CANNOT BE TICKED.

CODE 13 IS SINGLE AND SHOULD BE DISPLAYED SEPARATELY AT THE BOTTOM

[APPEARS ONLY IF AN ONLINE SALES CHANNEL (CODE 2 OR 3 IN QF4) WAS SELECTED]	
Cancelled the purchase of the item within the cooling-off period	1
Returned the item	2
Repaired the item at my own expense	3
Bought a replacement	4
Withheld payment for the item	5
Made a complaint to the seller	6

Asked the seller for repair, replacement or refund of the money I paid	7
Asked the seller for compensation for damages or losses	8
Made a complaint to a government body or consumer organisation	9
Took the seller to an out-of-court dispute settlement /alternative dispute resolution body (ADR)	10
Took the seller to court	11
Other action	12
Have not taken any action	13
Don't know	14

ASK QF9bis IF 'HAVE NOT TAKEN ANY ACTION' (CODE 13) IN QF9, ALL OTHERS GO TO QF10

**QF9bis** For which of the reasons below have you not taken action? Mark all that apply.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

MULTIPLE ANSWERS POSSIBLE - CODE 10 IS SINGLE

I was unlikely to get a satisfactory solution to the problem I encountered	1
The sums involved were too small	2
I did not know how or where to complain	3
I was not sure of my rights as a consumer	4
I thought it would take too long	5
I tried to complain about other problems in the past but was not successful	6
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	7
The complaints procedure was too complicated	8
Seller fixed problem on its own initiative	9
I have not had the time yet	10
Other	11
Don't know	12

**QF10** What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the seller, going to an alternative dispute resolution body or to court, repairing or replacing the item etc.?

PROG: 'DON'T REMEMBER' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Less than 1 hour	1
1 to 2 hours	2
3 to 4 hours	3
5 to 10 hours	4

11 to 20 hours	5
More than 20 hours	6
[APPEARS ONLY IF RESPONDENT DID NOT TAKE ANY ACTION, CODE 13 IN QF9]	
No time lost	7
Don't remember	8

**QF11** To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Not at all or only a little	1
Moderately	2
Quite a lot	3
Extremely	4
Don't know	5

**QF12A** How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?  
  
Please provide an estimate for the following possible cost items.

PROG: MAXIMUM VALUE IS 1.000.000

GRID

				Costs of repairs or replacement at your own expense in [NATIONAL CURRENCY]:
				Costs related to court proceedings in [NATIONAL CURRENCY]:
				Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY]:

Not relevant	9999998
Don't remember	9999999

AUTOMATICALLY INDICATE THE TOTAL AMOUNT

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

DO NOT ASK QF13 IF RESPONDENT ANSWERS 'I DIDN'T PAY FOR THIS ITEM', CODE 9999998, IN QF3A

PROG: FOR THE QUESTION BELOW, PLEASE NOTE THE AUTOMATIC INSERTION IN BRACKETS

**QF13** You indicated a price of [INSERT AMOUNT PAID FROM QF3] for the item. What is the most you would now pay for this item taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress?

PROG: 'DON'T KNOW" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

- |                                       |   |
|---------------------------------------|---|
| Would pay the same price again        | 1 |
| Would pay three quarters of the price | 2 |
| Would pay half the price              | 3 |
| Would pay one quarter of the price    | 4 |
| Wouldn't buy it again                 | 5 |
| Don't know                            | 6 |

ASK QF14 ONLY TO RESPONDENTS WHO TOOK ACTION, CODES 1 TO 12 IN QF9

**QF14** Which of these, if any, has the seller done so far in response to the problem? Mark all that apply.

PROG: 'DON'T KNOW" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
PROG: CODE 3 'Gave a satisfactory explanation' AND CODE 4 'Gave a unsatisfactory explanation' CANNOT BE TICKED AT THE SAME TIME  
MULTIPLE ANSWERS POSSIBLE. 'HAS DONE NOTHING' (CODE 11) IS SINGLE.

- |   |   |
|---|---|
| Acknowledged problem                              | 1 |
| Investigating problem                             | 2 |
| Gave a satisfactory explanation                   | 3 |
| Gave an unsatisfactory explanation                | 4 |
| Repaired or replaced the item                     | 5 |
| Gave a partial or full refund of the money I paid | 6 |
| Gave credit note or voucher                       | 7 |
| Gave compensation for injury or damages           | 8 |



Told me that my legal guarantee was no longer valid	9
Other	10
Has done nothing	11
Don't know	12

ASK QF15A IF 'GAVE A PARTIAL OR FULL REFUND OR COST REDUCTION' (CODE 6) OR 'GAVE CREDIT NOTE OR VOUCHER' (CODE 7) OR 'GAVE COMPENSATION FOR DAMAGES' (CODE 8) TICKED IN QF14, ALL OTHERS GO TO QF16

**QF15A** How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the seller?  
If you are not sure, please give an estimate.

PROG: 'DON'T KNOW" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
PROG: MAXIMUM VALUE IS 1.000.000  
OPEN NUMERICAL QUESTION

Please indicate the amount in [NATIONAL CURRENCY]:

Don't know 9999999

ASK ALL

**QF16** To what extent has the problem been resolved?

PROG: 'DON'T KNOW" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

Fully resolved	1
Partly resolved	2
Not yet resolved but I was informed that the investigation is ongoing	3

Not yet resolved and I have not received any reply	4
Not resolved and I decided not to do anything about it	5
Don't know	6

ASK QF17A IF 'FULLY RESOLVED' (CODE 1) IN QF16 , ALL OTHERS GO TO QF17B

**QF17A** How long did the problem last until it was fully resolved?

PROG: 'DON'T REMEMBER" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

Less than one day	1
One day to less than a week	2
One week to less than one month	3
One month to less than three months	4
Three months to less than six months	5
Six months to less than a year	6
A year or more	7
Don't remember	8

ASK QF17B IF 'PARTLY RESOLVED' (CODE 2) IN QF16, ALL OTHERS GO TO QF17C

**QF17B** How long did the problem last until it was partly resolved?

PROG: 'DON'T REMEMBER" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

Less than one day	1
One day to less than a week	2
One week to less than one month	3
One month to less than three months	4
Three months to less than six months	5
Six months to less than a year	6
A year or more	7
Don't remember	8

ASK QF17C IF 'NOT YET RESOLVED' (CODE 3 OR 4) IN QF16, ALL OTHERS GO TO QF17D

**QF17C** How long has the problem lasted so far?

PROG: 'DON'T REMEMBER" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

Less than one day	1
One day to less than a week	2
One week to less than one month	3
One month to less than three months	4
Three months to less than six months	5

Six months to less than a year	6
A year or more	7
Don't remember	8

ASK IF 'NOT RESOLVED' (CODE 5) IN QF16, ALL OTHERS GO TO QF18

QF17D How long did the problem last until you decided not to do anything about it?

PROG: 'DON'T REMEMBER" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

Less than one day	1
One day to less than a week	2
One week to less than one month	3
One month to less than three months	4
Three months to less than six months	5
Six months to less than a year	6
A year or more	7
Don't remember	8


ASK ALL

QF18 Thank you for reporting on your most serious problem.  
With which of the goods or services listed below did you experience your SECOND most serious problem (i.e. that caused you the second most trouble or cost) in the last 12 months?  
  
If your second most serious problem is with the same type of goods or services as your most serious problem, please select this category again.  
  
This is the final problem we ask you to provide information on.

PROG: 'DON'T KNOW" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Mobile telephone services	1
Electricity services	2
Loans or credit (not including mortgages)	3
Credit cards	4
Large household appliances	5
Train services	6
Clothing, footwear and bags	7
Did not have another problem with these goods and services	8
Don't know	9

IF ONE OF THE SIX MARKETS SELECTED, GO TO CORRESPONDING MODULE

Questionnaire for Main Wave

DEMOGRAPHICS

ASK D4 ONLY IF RESPONDENT HAS COMPLETED A MARKET MODULE

PROG: INSERT SCREEN BEFORE D4 AS FOLLOWS:  
 'Thank you for providing information on the problem(s) you had. We would now like to ask you a few more general questions.'

D4 Please indicate to what extent you agree or disagree with each of the following statements:

ONE ANSWER PER LINE

PROG: "Don't know" CODE ONLY DISPLAYED WHEN THE RESPONDENT TRIES TO SKIP THE QUESTION WITHOUT ANSWERING

		Totally agree	Tend to agree	Tend to disagree	Totally disagree	Don't know
1	Consumers should NOT always expect a high level of good or service quality, even if they pay a premium price	1	2	3	4	5
2	Consumers should NOT expect to be compensated if something goes wrong with a good or a service	1	2	3	4	5
3	Consumers should NOT expect to have access to customer service whenever they need it	1	2	3	4	5

ASK ALL

D5 Would you say you live in a rural area or village, small or middle sized town, or large town or city?

Rural area or village	1
Small or middle-sized town	2
Large town or city	3
Don't know	4

**D6** What is the highest level of education you have achieved?

ONE ANSWER ONLY

PROG: "Don't know" CODE ONLY DISPLAYED WHEN THE RESPONDENT TRIES TO SKIP THE QUESTION WITHOUT ANSWERING

Primary education: "Primary school" / "Skills for Life" or equivalent	1
Lower secondary education (usually ages 11-15): "Secondary school" / "Skillstart" or equivalent	2
Upper secondary education (usually ages 16-19): "GCSE / SCE Standard Grades" / "General National Vocational Qualification", Apprenticeship/ Scottish National Qualification Higher / General Certificate of Education / Welsh Advanced Baccalaureate / International Baccalaureate	3
Post-secondary education (after secondary school, not including university or equivalent): HE Access	4
University (undergraduate and post-graduate) or equivalent vocational training: Bachelor's Degree / Master's Degree / National Vocational Qualification (Level 4 or 5) / Higher National Certificate / Professional Post-Graduate on-the-job training / Post-Graduate Diplomas and Certificates	5
PHD/ advanced research qualification: Doctor of Philosophy	6
Don't know	7

**D7** What is your current occupation?

ONE ANSWER ONLY

PROG: 'DON'T KNOW' CODE ONLY DISPLAYED WHEN THE RESPONDENT TRIES TO SKIP THE QUESTION WITHOUT ANSWERING

Self-employed	1
Manager	2
Other white collar	3
Blue collar	4
Student	5
House-person and other not in employment	6
Seeking a job	7
Retired	8
Don't know	9

D8	Thinking about your household's financial situation would you say that making ends meet every month is...?
----	--

PROG: 'DON'T KNOW" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION
--

ONE ANSWER ONLY
-----------------

Very difficult	1
Fairly difficult	2
Fairly easy	3
Very easy	4
Don't know	5

## Annex III.b. Questionnaire for main face-to-face consumer survey



Questionnaire for Face to face

Screenener - Sociodemographic

**D1** Gender

ONE ANSWER ONLY

PROG: REFUSAL CODE ONLY DISPLAYED WHEN THE RESPONDENT TRIES TO SKIP THE QUESTION WITHOUT ANSWERING

Male	1
Female	2
Refusal	3

IF D1=3 (REFUSAL) THEN TERMINATE

**D2** How old are you?

PROG: REFUSAL CODE ONLY DISPLAYED WHEN THE RESPONDENT TRIES TO SKIP THE QUESTION WITHOUT ANSWERING

<input type="text"/>	<input type="text"/>
----------------------	----------------------

Refusal	98
---------	----

IF D2=98 (REFUSAL) THEN TERMINATE

**D3** In which region do you live?

ONE ANSWER ONLY

PROG: REFUSAL CODE ONLY DISPLAYED WHEN THE RESPONDENT TRIES TO SKIP THE QUESTION WITHOUT ANSWERING

Region 1	1
Region 2	2
Region 3	3
Region 4	4
Region 5	5
Region 6	6
Region 7	7
Region 8	8
Region 9	9
Region 10	10
Region 11	11
Refusal	12

IF D3=REFUSAL THEN TERMINATE

Questionnaire for Face to face

Screener 1 - Short

DS1

Does looking at the list below remind you of any problems experienced in the last 12 months for which you feel you had a legitimate cause for complaint?

- Faulty goods or services
- Late or no delivery
- Billing issues
- Poor customer service
- Misleading information or advertising
- Guarantee or warranty not honoured
- No or inadequate compensation offered when something went wrong
- Problems cancelling a contract

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Yes	1
No	2
Don't know	3

ASK DS2a IF 'NO' OR 'DK', CODE 2 OR 3, IN DS1, ALL OTHERS GO TO DS2b

DS2a

To help remind you about any problems you may have experienced, the list below outlines different types of goods or services.

Please indicate all goods or services you have experienced a problem with in the last 12 months, either with the goods or services or the seller/provider.

It doesn't matter whether or not you complained about the problem, but it must be something for which you had a legitimate cause for complaint.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

MULTIPLE ANSWERS POSSIBLE - CODE 9 SINGLE

Mobile telephone services	1
Electricity services	2
Loans or credit (not including mortgages)	3
Credit cards	4
Large household appliances	5
Train services	6
Clothing, footwear and bags	7
Other goods or services	8
Did not have any problem	9

Don't know

10

ASK DS2b IF 'YES', CODE 1, IN DS1, ALL OTHERS GO TO DS3

**DS2b** Please look through the list below and indicate all goods or services you have experienced a problem with in the last 12 months, either with the goods or services or the seller/provider, for which you consider you had a legitimate cause for complaint.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

MULTIPLE ANSWERS POSSIBLE - CODE 9 SINGLE

Mobile telephone services	1
Electricity services	2
Loans or credit (not including mortgages)	3
Credit cards	4
Large household appliances	5
Train services	6
Clothing, footwear and bags	7
Other goods or services	8
Did not have any problem	9
Don't know	10

THOSE WHO SELECTED ONLY ONE MARKET IN DS2 GO DIRECTLY TO THE CORRESPONDING MARKET MODULE.  
THOSE WHO HAVE SELECTED SEVERAL MARKETS IN DS2 GO TO DS3 BELOW.  
ALL OTHER RESPONDENTS END THE SURVEY.

IF 'OTHER GOODS OR SERVICES' WAS SELECTED IN PREVIOUS QUESTION IN ADDITION TO OTHER MARKETS, SHOW THIS SENTENCE ON THE SCREEN UNDER THE LIST OF MARKETS: Please disregard problems you had with other goods or services

**DS3** With which of the goods or services listed below did you experience the most serious problem (i.e. that caused you the most trouble or cost)?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

PROG: ONLY DISPLAY THE MARKETS SELECTED IN DS2

ONE ANSWER ONLY

Mobile telephone services	1
Electricity services	2
Loans or credit (not including mortgages)	3
Credit cards	4
Large household appliances	5
Train services	6
Clothing, footwear and bags	7
Don't know	8

Questionnaire for Main Wave: face-to-face

Market module 1 : Mobile telephone services

ASK MODULE 1 RESPECTING THE ROUTING FROM THE SCREENER

**QA1** You indicated you experienced a problem with mobile telephone services over the last 12 months. What type of mobile telephone service did you have when you experienced the problem?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

- |   |   |
|---|---|
| Mobile telephone subscription including mobile Internet | 1 |
| Mobile telephone subscription without mobile Internet   | 2 |
| Prepaid SIM card or recharge card                       | 3 |
| Other   | 4 |
| Don't know  | 5 |

**QA3A** How much did/do you pay for this mobile telephone service (NOT including any over-/extra charges, if applicable)?  
If you are not sure, please give an estimate.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

PROG: MAXIMUM VALUE IS 1.000.000;

PROG: IF VALUE ENTERED IS ABOVE 300, ERROR MESSAGE 'The amount you entered is high. Please make sure you are reporting the amount paid for the mobile telephone service per month.' AND QUESTION IS REPEATED WITH NO UPPER LIMIT.

OPEN NUMERICAL QUESTION

Please indicate the amount paid on average in [NATIONAL CURRENCY] per month:

I didn't/don't pay for this service	9999998
Don't know	9999999

[Light blue bar]

[Yellow bar] [Orange bar]

[Purple bar]

[Yellow bar]

[Green bar]  
[Green bar]  
[Green bar]

[Light blue bar]

[Yellow bar] [Orange bar]

[Purple bar]  
[Yellow bar]

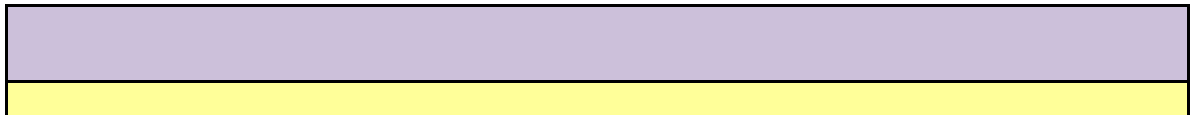
[Green bar]  
[Green bar]  
[Green bar]  
[Green bar]  
[Green bar]  
[Green bar]  
[Green bar]  
[Green bar]

ASK ALL

QA4 How did you sign up to this mobile telephone service?

PROG: 'DON'T REMEMBER' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

In person, at a shop or other sales point	1
Over the Internet, directly from the provider	2
Over the Internet, through an intermediary (e.g. comparison website)	3
By mail order, delivery and postal services	4
By telephone	5
Other	6
Don't remember	7



QA6	Which of the items below describe the problem with the mobile telephone service or with the provider you obtained it from? Mark all that apply.
-----	---

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION PROG: ADD SPACE BETWEEN ANSWERING OPTIONS AND 'OTHER PROBLEM'
MULTIPLE ANSWERS POSSIBLE

<b>Quality and provision of service</b>	
Mobile telephone connection of unsatisfactory quality (e.g. signal, coverage, etc.)	1
Phone provided with contract faulty or not as described	2
Mobile telephone service provided late	3
Poor customer or after-sales service	4
<b>Tariffs</b>	
Unclear or complex tariffs	5
<b>Billing and payments</b>	
Bill incorrect (e.g. I was overcharged, wrong tariff applied or credit not reimbursed)	6
Bill not received/not accessible	7
Disproportionate fees (e.g. for late payment)	8
<b>Misleading or aggressive commercial practices</b>	
Misleading or incorrect indication of price (e.g. hidden charges)	9
Advertising was misleading	10
Received false advice when signing the contract	11
Was put under pressure when signing up to the mobile telephone service or in case of late payment	12
Was provided (other) services I didn't request	13

<b>Contractual issues</b>	
Missing or incomplete information in the contract (e.g. duration, conditions for termination, identity of the provider, etc.)	14
Problems terminating my contract or switching tariff	15
Contractual terms unfair or changed by service provider without my consent (e.g. increase in price)	16
Could not cancel the contract within the cooling-off period	17
Contract was renewed without prior notice	18
<b>Switching provider</b>	
Problems switching to another provider	19
Other problem	20
Don't know	21

ASK QA7A IF RELEVANT PROBLEM CATEGORY TICKED:  
 Bill incorrect (e.g. I was overcharged, wrong tariff applied or credit not reimbursed)  
 Misleading or incorrect indication of price (e.g. hidden charges)  
 Disproportionate fees (e.g. for late payment)  
 Contractual terms unfair or changed by service provider without my consent (e.g. increase in price)  
 Other problem

ALL OTHERS GO TO QA8

**QA7A** How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the provider)? Mark 0 if you did not pay any over-/extra charges or hidden fees.

If you are not sure, please give an estimate.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 PROG: MAXIMUM VALUE IS 1.000.000  
 OPEN NUMERICAL QUESTION

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Please indicate the total amount in [NATIONAL CURRENCY]:
----------------------	----------------------	----------------------	----------------------	----------------------	--

Don't know	9999999
------------	---------

[Empty light blue box]

[Empty orange box]

[Empty purple box]  
 [Empty yellow box]

[Empty light green box]  
 [Empty light green box]  
 [Empty light green box]



FOR RELEVANT PROBLEM CATEGORIES:  
 Mobile telephone connection of unsatisfactory quality (e.g. signal, coverage, etc.)  
 Phone provided with contract faulty or not as described  
 Unclear or complex tariffs  
 Advertising was misleading  
 Received false advice when signing the contract  
 Other problem

QA8 During the period the problem lasted to what extent could you use the mobile telephone service as intended?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 ONE ANSWER ONLY

Not at all	1
Partly, with major difficulty	2
Partly, with minor difficulty	3
Fully	4
Don't know	5

QA9	Which of these, if any, have you done to sort out the problem? Mark all that apply.
-----	---

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION
PROG: ADD SPACE BETWEEN ANSWERING OPTIONS AND 'HAVE NOT TAKEN ANY ACTION'
MULTIPLE ANSWERS POSSIBLE. IF 'HAVE NOT TAKEN ANY ACTION', THEN OTHER ANSWERS CANNOT BE TICKED.
CODE 12 IS SINGLE AND SHOULD BE DISPLAYED SEPARATELY AT THE BOTTOM

[APPEARS ONLY IF AN ONLINE SALES CHANNEL (CODE 2 OR 3 IN QA4) WAS SELECTED]	
Cancelled the mobile telephone service within the cooling-off period (14 days from when I signed up online)	1
Terminated the mobile telephone service contract	2
Signed up to an alternative provider	3
Made a complaint to the provider	4
Withheld payment for the mobile telephone service	5
Ask the provider for replacement or refund of the money I paid	6
Asked the provider for compensation for damages or losses	7
Made a complaint to a government body or consumer organisation	8
Took the provider to an out-of-court dispute settlement/alternative dispute resolution body (ADR)	9
Took the provider to court	10
Other action	11
Have not taken any action	12
Don't know	13

ASK QA9bis IF 'HAVE NOT TAKEN ANY ACTION' (CODE 12) IN QA9, ALL OTHERS GO TO QA10
---

QA9bis	For which of the reasons below have you not taken action? Mark all that apply.
--------	--

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION
MULTIPLE ANSWERS POSSIBLE - CODE 10 IS SINGLE

I was unlikely to get a satisfactory solution to the problem I encountered	1
The sums involved were too small	2
I did not know how or where to complain	3
I was not sure of my rights as a consumer	4
I thought it would take too long	5
I tried to complain about other problems in the past but was not successful	6
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	7
The complaints procedure was too complicated	8

Provider fixed problem on its own initiative	9
I have not had the time yet	10
Other	11
Don't know	12

**QA10** What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the provider, going to an alternative dispute resolution body or to court, replacing the mobile telephone service etc.?

PROG: 'DON'T REMEMBER' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

Less than 1 hour	1
1 to 2 hours	2
3 to 4 hours	3
5 to 10 hours	4
11 to 20 hours	5
More than 20 hours	6
[APPEARS ONLY IF RESPONDENT DID NOT TAKE ANY ACTION, CODE 12 IN QA9]	
No time lost	7
Don't remember	8

**QA11** To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

Not at all or only a little	1
Moderately	2
Quite a lot	3
Extremely	4
Don't know	5

**QA12A** How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the provider?

Please provide an estimate for the following possible cost items.

PROG: MAXIMUM VALUE IS 1.000.000

GRID

				Costs of replacement mobile telephone service at your own expense in [NATIONAL CURRENCY]:
				Costs related to court proceedings in [NATIONAL CURRENCY]:
				Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY]:

Not relevant	9999998
Don't remember	9999999

**AUTOMATICALLY INDICATE THE TOTAL AMOUNT**


DO NOT ASK QA13 IF RESPONDENT ANSWERS 'I DON'T/DID NOT PAY FOR THIS SERVICE', CODE 9999998, IN QA3A

PROG: FOR THE QUESTION BELOW, PLEASE NOTE THE AUTOMATIC INSERTION IN BRACKETS

**QA13** You indicated a price of [INSERT AMOUNT PAID FROM QA3] per month for the mobile telephone service. What is the most you would now pay per month for this mobile telephone service taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

- |                                       |   |
|---------------------------------------|---|
| Would pay the same price again        | 1 |
| Would pay three quarters of the price | 2 |
| Would pay half the price              | 3 |
| Would pay one quarter of the price    | 4 |
| Wouldn't sign up for it again         | 5 |
| Don't know                            | 6 |

--

--



ASK QA14 ONLY TO RESPONDENTS WHO TOOK ACTION, CODES 1 TO 11 IN QA9

**QA14** Which of these, if any, has the provider done so far in response to the problem? Mark all that apply.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 PROG: CODE 3 'Gave a satisfactory explanation' AND CODE 4 'Gave a unsatisfactory explanation'  
 CANNOT BE TICKED AT THE SAME TIME

MULTIPLE ANSWERS POSSIBLE. 'HAS DONE NOTHING' (CODE 11) IS SINGLE

Acknowledged problem	1
Investigating problem	2
Gave a satisfactory explanation	3
Gave an unsatisfactory explanation	4
Fixed/repaired the mobile telephone service	5
Provided a new tariff or contract	6
Gave a partial or full refund of the money I paid	7
Gave credit note or voucher	8
Gave compensation for damages or losses	9
Other	10
Has done nothing	11
Don't know	12

ASK QA15A IF 'GAVE A PARTIAL OR FULL REFUND' (CODE 7) OR 'GAVE CREDIT NOTE OR VOUCHER' (CODE 8) OR 'GAVE COMPENSATION' (CODE 9) TICKED IN QA14, ALL OTHERS GO TO QA16

**QA15A** How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the provider?  
 If you are not sure, please give an estimate.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 PROG: MAXIMUM VALUE IS 1.000.000

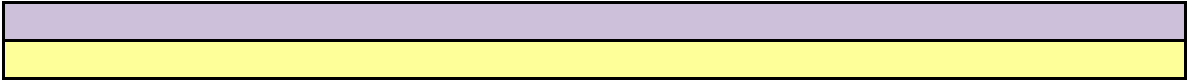
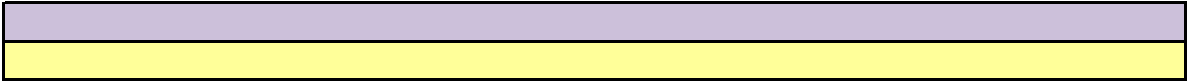
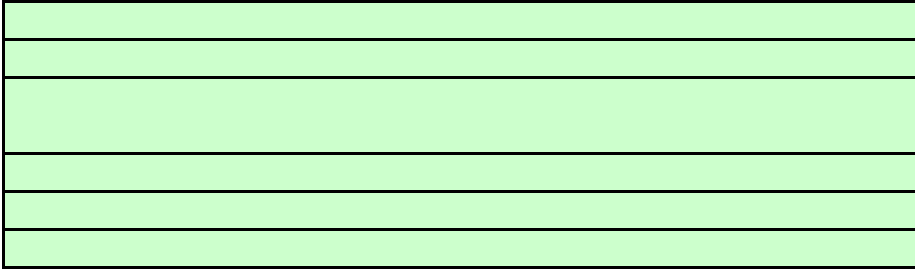
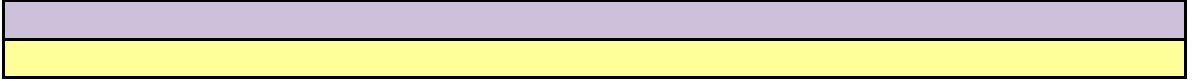
OPEN NUMERICAL QUESTION

				Please indicate the amount in [NATIONAL CURRENCY]
--	--	--	--	---

Don't know	9999999
------------	---------

--

--	--

[Light blue bar]

[Yellow bar] [Orange bar]

[Purple bar]  
[Yellow bar]

[Green bar]  
[Green bar]  
[Green bar]  
[Green bar]  
[Green bar]  
[Green bar]  
[Green bar]

[Light blue bar]

[Yellow bar] [Orange bar]

[Purple bar]  
[Yellow bar]

[Green bar]  
[Green bar]  
[Green bar]  
[Green bar]  
[Green bar]  
[Green bar]  
[Green bar]

ASK ALL

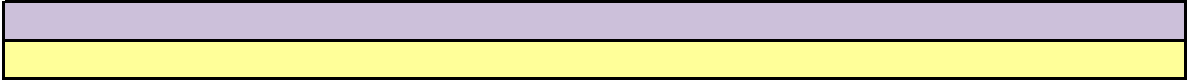
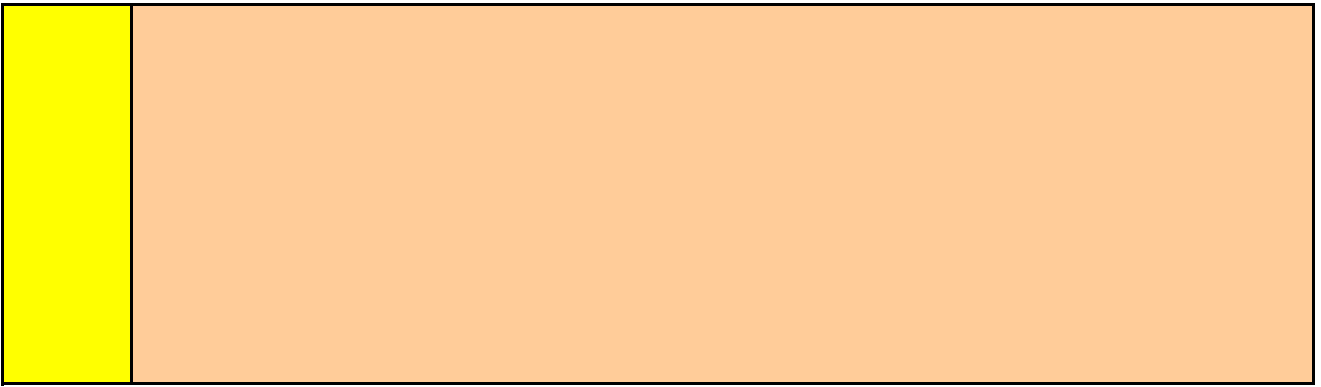
QA17 How long did the problem last / has lasted?

PROG: 'DON'T REMEMBER' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

Less than one day	1
One day to less than a week	2
One week to less than one month	3
One month to less than three months	4
Three months to less than six months	5
Six months to less than a year	6
A year or more	7
Don't remember	8

[Light blue bar]





Questionnaire for Face to face

Market module 2: Electricity

ASK MODULE 2 RESPECTING THE ROUTING FROM THE SCREENER

QB1 You indicated you experienced a problem with electricity services over the last 12 months. What type of electricity service did you have when you experienced the problem?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Electricity subscription (with regular payments)	1
Prepaid electricity (with payment upfront)	2
Electricity as part of a bundle with other services, e.g. gas, water, insurance etc. (subscription)	3
Electricity as part of a bundle with other services, e.g. gas, water, insurance etc. (prepaid)	4
Other	5
Don't know	6

QB3A How much did/do you pay for this electricity service (NOT including any over-/extra charges if applicable)?

If you are not sure, please give an estimate.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 PROG: MAXIMUM VALUE IS 1.000.000  
 PROG: IF VALUE ENTERED IS ABOVE 2000, THEN ERROR MESSAGE 'The amount you entered is high. Please make sure you are reporting the amount paid for the electricity service for the selected period.' AND QUESTION IS REPEATED WITH NO UPPER LIMIT.  
 OPEN NUMERICAL QUESTION

					Please indicate the amount paid on average in [NATIONAL CURRENCY] per:
					1 Month
					2 Two months
					3 Quarter
					4 Year

I didn't/don't pay for this service	9999998
Don't know	9999999

--

--

--


--

--

--


ASK ALL

QB4 How did you sign up to this electricity service?

PROG: 'DON'T REMEMBER' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

In person, at a shop or other sales point	1
Over the Internet, directly from the supplier	2
Over the Internet, through an intermediary (e.g. comparison website)	3
By mail order, delivery and postal services	4
By telephone	5
From a salesperson visiting the home	6
Other	7
Don't remember	8

QB6 Which of the items below describe the problem with the electricity service or with the supplier you obtained it from? Mark all that apply.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

PROG: ADD SPACE BETWEEN ANSWERING OPTIONS AND 'OTHER PROBLEM'

MULTIPLE ANSWERS POSSIBLE

<b>Customer service</b>	
Poor customer or after-sales service	1
<b>Tariffs</b>	
Unclear or complex tariffs	2
<b>Billing and payments</b>	
Bill incorrect (e.g. inaccurate estimates of my consumption, I was overcharged or credit not reimbursed)	3
Was charged for services I didn't purchase (e.g. extra options or bundled services)	4
Disproportionate fees (e.g. for late payment)	5
Had to pay an extra fee for reconnection to electricity supply after being disconnected	6
<b>Misleading or aggressive commercial practices</b>	
Misleading or incorrect indication of price (e.g. hidden charges)	7
Received false advice or advertising was misleading	8
Was put under pressure when signing up to the electricity service or in case of late payment	9
<b>Contractual issues</b>	
Missing or incomplete information in the contract (e.g. duration, condition for termination, identity of the supplier, etc.)	10
Problems terminating my contract or switching tariff	11
Contractual terms unfair or changed by service supplier without my consent (e.g. increase in price)	12
Could not cancel the contract within the cooling-off period	13
Contract was renewed without prior notice	14

<b>Switching supplier</b>	
Problems switching to another supplier	15
Other problem	16
Don't know	17

ASK QB7A IF RELEVANT PROBLEM CATEGORY TICKED:  
 Bill incorrect (e.g. inaccurate estimates of my consumption, I was overcharged or credit not reimbursed)  
 Was charged for services I didn't purchase (e.g. extra options or bundled services)  
 Disproportionate fees (e.g. for late payment)  
 Misleading or incorrect indication of price (e.g. hidden charges)  
 Had to pay an extra fee for reconnection to electricity supply after being disconnected  
 Contractual terms unfair or changed by service supplier without my consent (e.g. increase in price)  
 Other problem

ALL OTHERS GO TO QB8

**QB7A** How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the supplier)? Mark 0 if you did not pay any over-/extra charges or hidden fees.

If you are not sure, please give an estimate.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 PROG: MAXIMUM VALUE IS 1.000.000  
 OPEN NUMERICAL QUESTION

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Please indicate the total amount paid in [NATIONAL CURRENCY]:
----------------------	----------------------	----------------------	----------------------	----------------------	---

Don't know 9999999



FOR RELEVANT PROBLEM CATEGORIES:  
Unclear or complex tariffs  
Received false advice or advertising was misleading  
Had to pay an extra fee for reconnection to electricity supply after being disconnected  
Other problem

QB8 During the period the problem lasted to what extent could you use the electricity service as intended?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

Not at all	1
Partly, with major difficulty	2
Partly, with minor difficulty	3
Fully	4
Don't know	5

QB9 Which of these, if any, have you done to sort out the problem? Mark all that apply.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
PROG: ADD SPACE BETWEEN ANSWERING OPTIONS AND 'HAVE NOT TAKEN ANY ACTION'

MULTIPLE ANSWERS POSSIBLE. IF 'HAVE NOT TAKEN ANY ACTION', THEN OTHER ANSWERS CANNOT BE TICKED.  
 CODE 12 IS SINGLE AND SHOULD BE DISPLAYED SEPARATELY AT THE BOTTOM

[APPEARS ONLY IF AN ONLINE SALES CHANNEL (CODE 2 OR 3 IN QB4) WAS SELECTED] Cancelled the electricity service within the cooling-off period (14 days from when I signed up online)	1
Terminated the electricity contract	2
Signed up to an alternative supplier	3
Got the electricity service repaired at my own expense	4
Withheld payment for the electricity service	5
Made a complaint to the supplier	6
Asked the supplier for repair or refund of the money I paid	7
Made a complaint to a government body or consumer organisation	8
Took the supplier to an out-of-court dispute settlement/alternative dispute resolution body (ADR)	9
Took the supplier to court	10
Other action	11
Have not taken any action	12
Don't know	13

ASK QB9bis IF 'HAVE NOT TAKEN ANY ACTION' (CODE 12) IN QB9, ALL OTHERS GO TO QB10

QB9bis For which of the reasons below have you not taken action? Mark all that apply.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 MULTIPLE ANSWERS POSSIBLE - CODE 10 IS SINGLE

I was unlikely to get a satisfactory solution to the problem I encountered	1
The sums involved were too small	2
I did not know how or where to complain	3
I was not sure of my rights as a consumer	4
I thought it would take too long	5
I tried to complain about other problems in the past but was not successful	6
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	7
The complaints procedure was too complicated	8
Supplier fixed problem on its own initiative	9
I have not had the time yet	10
Other	11

Don't know

12

**QB10** What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the supplier, going to an alternative dispute resolution body or to court, looking for an alternative etc.?

PROG: 'DON'T REMEMBER' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

Less than 1 hour	1
1 to 2 hours	2
3 to 4 hours	3
5 to 10 hours	4
11 to 20 hours	5
More than 20 hours	6
[APPEARS ONLY IF RESPONDENT DID NOT TAKE ANY ACTION, CODE 12 IN QB9]	
No time lost	7
Don't remember	8

**QB11** To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

Not at all or only a little	1
Moderately	2
Quite a lot	3
Extremely	4
Don't know	5

**QB12A** How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the supplier?

Please provide an estimate for the following possible cost items.

PROG: MAXIMUM VALUE IS 1.000.000



GRID

				Costs of repairs or replacement at your own expense in [NATIONAL CURRENCY]:
				Costs related to court proceedings in [NATIONAL CURRENCY]:
				Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY]:

Not relevant	9999998
Don't remember	9999999

AUTOMATICALLY INDICATE THE TOTAL AMOUNT

[Empty light blue box]

[Yellow box on the left, followed by an orange box]

[Purple box on top, followed by a yellow box]

[Three stacked light green boxes]

[Empty light blue box]

[Yellow box on the left, followed by an orange box]

[Purple box on top, followed by a yellow box]

[Ten stacked light green boxes]

DO NOT ASK QB13 IF RESPONDENT ANSWERS 'I DON'T/DID NOT PAY FOR THIS SERVICE', CODE 9999998, IN QB3A

PROG: FOR THE QUESTION BELOW, PLEASE NOTE THE AUTOMATIC INSERTION IN BRACKETS

QB13 You indicated a price of [INSERT AMOUNT PAID FROM QB3] per [INSERT MONTH/TWO MONTHS/QUARTER/YEAR] for the electricity service. What is the most you would now pay per [INSERT MONTH/TWO MONTHS/QUARTER/YEAR] for this electricity service taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

Would pay the same price again	1
Would pay three quarters of the price	2
Would pay half the price	3
Would pay one quarter of the price	4
Wouldn't sign up for it again	5
Don't know	6

	1
	2
	3

ASK QB14 ONLY TO RESPONDENTS WHO TOOK ACTION, CODES 1 TO 11 IN QB9

QB14 Which of these, if any, has the supplier done so far in response to the problem? Mark all that apply.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
PROG: CODE 3 'Gave a satisfactory explanation' AND CODE 4 'Gave a unsatisfactory explanation' CANNOT BE TICKED AT THE SAME TIME  
MULTIPLE ANSWERS POSSIBLE. 'HAS DONE NOTHING' (CODE 11) IS SINGLE.

Acknowledged problem	1
Investigating problem	2
Gave a satisfactory explanation	3
Gave an unsatisfactory explanation	4
Fixed the problem	5
Provided a new tariff or contract	6
Gave a partial or full refund of the money I paid	7

Gave credit note or voucher	8
Gave compensation for damages or losses	9
Other	10
Has done nothing	11
Don't know	12

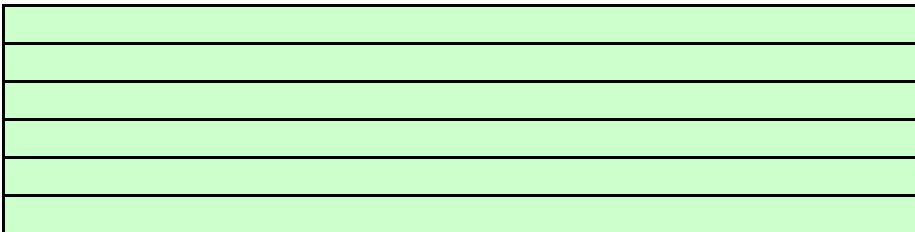
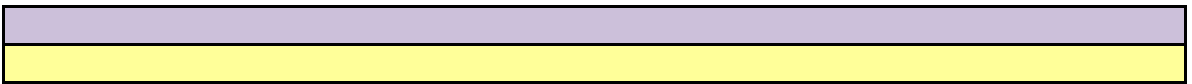
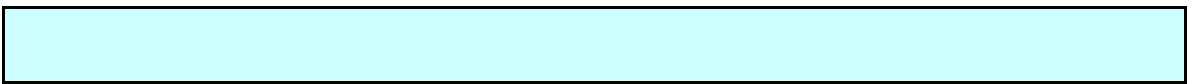
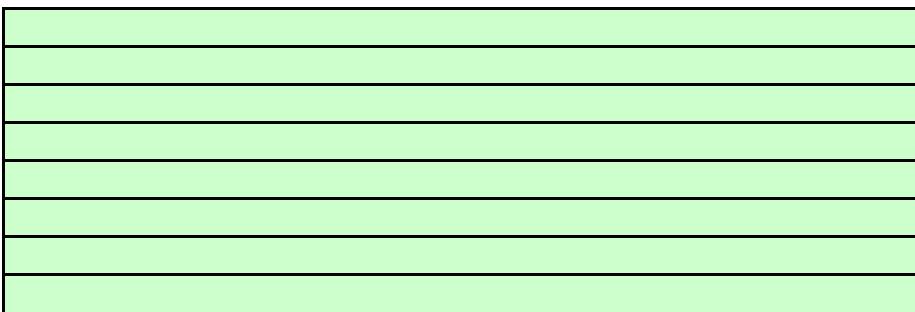
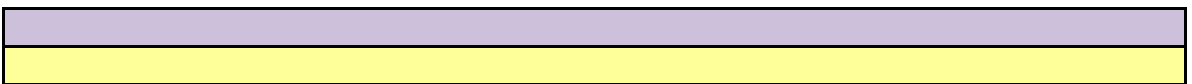
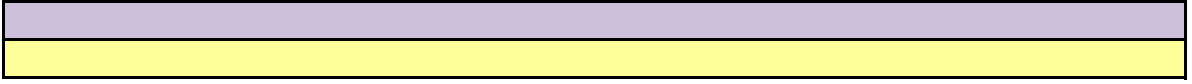
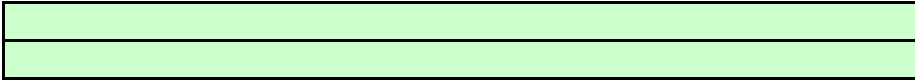
ASK QB15A IF 'GAVE A PARTIAL OR FULL REFUND' (CODE 7) OR 'GAVE CREDIT NOTE OR VOUCHER' (CODE 8) OR 'GAVE COMPENSATION FOR DAMAGES' (CODE 9) TICKED IN QB14, ALL OTHERS GO TO QB16

**QB15A** How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the supplier?  
If you are not sure, please give an estimate.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
PROG: MAXIMUM VALUE IS 1.000.000  
OPEN NUMERICAL QUESTION

Please indicate the amount in [NATIONAL CURRENCY]:

Don't know 9999999




--

--



ASK ALL
---------

QB17	How long did the problem last / has lasted?
------	---

PROG: 'DON'T REMEMBER' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION
ONE ANSWER ONLY

Less than one day	1
One day to less than a week	2
One week to less than one month	3
One month to less than three months	4
Three months to less than six months	5
Six months to less than a year	6
A year or more	7
Don't remember	8

--

--




Questionnaire for Face to face

Market module 3 : Loans & credit cards

ASK MODULE 3 RESPECTING THE ROUTING FROM THE SCREENER

QC1 You indicated you experienced a problem with loans, credit or credit cards over the last 12 months. With which of the following did you experience the problem?

PROG: 'DON'T KNOW" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

- |                                       |   |
|---------------------------------------|---|
| Loan (e.g. personal loan or car loan) | 1 |
| Credit card                           | 2 |
| Store card with credit function       | 3 |
| Other consumer credit                 | 4 |
| Don't know                            | 5 |

IF 'LOAN' (CODE 1) OR 'OTHER CONSUMER CREDIT' (CODE 4) IN QC1

QC3.1A What was/is the total amount of this loan or other consumer credit?  
If you are not sure, please give an estimate.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
PROG: MAXIMUM VALUE IS 1.000.000  
PROG: IF VALUE ENTERED IS ABOVE 75000, ERROR MESSAGE 'The amount you entered is high. Please make sure you are reporting the total amount of the loan or other consumer credit.' AND QUESTION IS REPEATED WITH NO UPPER LIMIT.  
OPEN NUMERICAL QUESTION

					Please indicate the total amount borrowed in [NATIONAL CURRENCY]:
--	--	--	--	--	---

Don't know	9999999
------------	---------

--

--	--



--

--	--





IF 'CREDIT CARD' (CODE 2) OR 'STORE CARD' (CODE 3) IN QC1

QC3.2A What is the spending limit on this credit card or store card?  
If you are not sure, please give an estimate.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
PROG: MAXIMUM VALUE IS 1.000.000  
PROG: IF VALUE ENTERED IS ABOVE 75000, ERROR MESSAGE 'The amount you entered is high. Please make sure you are reporting the spending limit of the credit card or store card.' AND QUESTION IS REPEATED WITH NO UPPER LIMIT.

OPEN NUMERICAL QUESTION

Please indicate the spending limit in [NATIONAL CURRENCY]:

Don't know

9999999

ASK ALL

QC4 How did you sign up to this banking service?

PROG: 'DON'T REMEMBER" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

In person, at a bank or other financial institution	1
In person, at a retailer	2
Over the Internet, directly from the credit provider	3
Over the Internet, through an intermediary (e.g. comparison website)	4
By telephone	5
By mail order	6
From a salesperson visiting the home	7
Other	8
Don't remember	9

QC6 Which of the items below describe the problem with the banking service or with the credit provider you obtained it from? Mark all that apply.

PROG: 'DON'T KNOW" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

PROG: ADD SPACE BETWEEN ANSWERING OPTIONS AND 'OTHER PROBLEM'

MULTIPLE ANSWERS POSSIBLE

<b>Provision of loan/credit card</b>	
Loan or credit card not at all provided or only partially provided (e.g. impossible to use credit card)	1
<b>Customer service</b>	
Poor customer service (e.g. unsatisfactory assistance)	2
<b>Pricing</b>	
Unclear or complex pricing (e.g. different types of interest rate)	3

<b>Payments</b>	
Payments charged incorrect (e.g. charges not applied correctly, or I was overcharged)	4
Disproportionate fees applied for late payment	5
Problems with loan/credit repayment schedule	6
<b>Misleading or aggressive commercial practices</b>	
Misleading or incorrect indication of the costs of credit (e.g. hidden charges)	7
Advertising was misleading (e.g. failure to provide the advertised benefits)	8
Received false advice when signing the contract/applying for the loan	9
Was provided other services I didn't request	10
Was put under pressure when signing the contract, applying for or extending the loan (e.g. harassment or excessive advertising)	11
<b>Contractual issues</b>	
Missing or incomplete information in the contract (e.g. duration, conditions for termination, identity of the credit provider, etc.)	12
Contractual terms not provided, unfair or changed by credit provider without my consent (e.g. unexplained refusal to continue credit provision)	13
Could not withdraw within the 14 day cooling-off period after signing the contract	14
Problems with termination of my contract or early repayment	15
<b>Fraud</b>	
Fraudulent use of credit card	16
Other problem	17
Don't know	18

ASK QC7A IF RELEVANT PROBLEM CATEGORY TICKED:  
 Payments charged incorrect (e.g. charges not applied correctly, or I was overcharged)  
 Disproportionate fees applied for late payment  
 Misleading or incorrect indication of the costs of credit (e.g. hidden charges)  
 Other problem

ALL OTHERS GO TO QC8

**QC7A** How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the credit provider)? Mark 0 if you did not pay any over-/extra charges or hidden fees.

If you are not sure, please give an estimate.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 PROG: MAXIMUM VALUE IS 1.000.000  
 OPEN NUMERICAL QUESTION

					Please indicate the total amount paid in [NATIONAL CURRENCY]:
--	--	--	--	--	---

Don't know

9999999

--

--	--



--

--	--



--

<b>QC9</b>	Which of these, if any, have you done to sort out the problem? Mark all that apply.
------------	---

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
PROG: ADD SPACE BETWEEN ANSWERING OPTIONS AND 'HAVE NOT TAKEN ANY ACTION'  
MULTIPLE ANSWERS POSSIBLE. IF 'HAVE NOT TAKEN ANY ACTION', THEN OTHER ANSWERS CANNOT BE TICKED.  
CODE 11 IS SINGLE AND SHOULD BE DISPLAYED SEPARATELY AT THE BOTTOM

Cancelled the contract within the cooling-off period (14 days from when I signed up)	1
Terminated the contract	2
Signed up to an alternative banking service	3
Withheld payment for the loan or credit card	4
Made a complaint to the credit provider	5
Asked credit provider for refund of the money I paid	6
Made a complaint to a government body or consumer organisation	7
Took the credit provider to an out-of-court dispute settlement /alternative dispute resolution body (ADR)	8
Took the credit provider to court	9
Other action	10
Have not taken any action	11
Don't know	12

ASK QC9bis IF 'HAVE NOT TAKEN ANY ACTION' (CODE 11) IN QC9, ALL OTHERS GO TO QC10

QC9bis For which of the reasons below have you not taken action? Mark all that apply.

PROG: 'DON'T KNOW" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

MULTIPLE ANSWERS POSSIBLE - CODE 10 IS SINGLE

I was unlikely to get a satisfactory solution to the problem I encountered	1
The sums involved were too small	2
I did not know how or where to complain	3
I was not sure of my rights as a consumer	4
I thought it would take too long	5
I tried to complain about other problems in the past but was not successful	6
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	7
The complaints procedure was too complicated	8
Credit provider fixed problem on its own initiative	9
I have not had the time yet	10
Other	11
Don't know	12

QC10 What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the credit provider, going to an alternative dispute resolution body or to court, looking for an alternative etc.?

PROG: 'DON'T REMEMBER" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Less than 1 hour	1
1 to 2 hours	2
3 to 4 hours	3
5 to 10 hours	4
11 to 20 hours	5
More than 20 hours	6
[APPEARS ONLY IF RESPONDENT DID NOT TAKE ANY ACTION, CODE 11 IN QC9]	
No time lost	7
Don't remember	8

**QC11** To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

Not at all or only a little	1
Moderately	2
Quite a lot	3
Extremely	4
Don't know	5

**QC12A** How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the credit provider?  
  
Please provide an estimate for the following possible cost items.

PROG: MAXIMUM VALUE IS 1.000.000  
GRID

				Extra costs for an alternative banking service in [NATIONAL CURRENCY]:
				Costs related to court proceedings in [NATIONAL CURRENCY]:
				Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY]:

Not relevant 9999998

Don't remember

9999999

AUTOMATICALLY INDICATE THE TOTAL AMOUNT

QC13 Taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress, would you sign up to this banking service again?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Yes	1
No	2
Don't know	3

ASK QC14 ONLY TO RESPONDENTS WHO TOOK ACTION, CODES 1 TO 10 IN QC9

QC14 Which of these, if any, has the credit provider done so far in response to the problem? Mark all that apply.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 PROG: CODE 4 'Gave a satisfactory explanation' AND CODE 5 'Gave a unsatisfactory explanation' CANNOT BE TICKED AT THE SAME TIME  
 MULTIPLE ANSWERS POSSIBLE. 'HAS DONE NOTHING' (CODE 12) IS SINGLE.

Agreed to cancel the contract within the cooling-off period of 14 days	1
Acknowledged problem	2
Investigating problem	3
Gave a satisfactory explanation	4
Gave an unsatisfactory explanation	5
Agreed on termination of the contract, early credit repayment or new repayment schedule	6
Provided an alternative loan	7
Gave a replacement credit card	8
Gave a partial or full refund of wrongly charged amounts	9
Gave compensation for damages or losses	10
Other	11
Has done nothing	12
Don't know	13



ASK QC15A IF 'GAVE A PARTIAL OR FULL REFUND OF WRONGLY CHARGED AMOUNTS' (CODE 9) OR 'COMPENSATION FOR DAMAGES OR LOSSES' (CODE 10) TICKED IN QC14, ALL OTHERS GO TO QC16

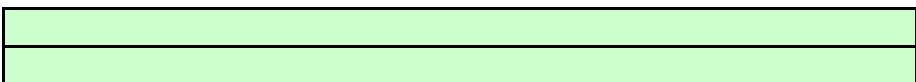
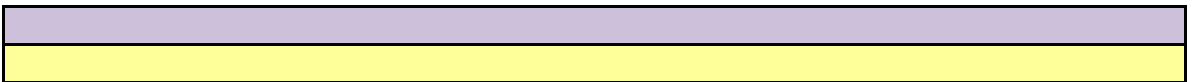
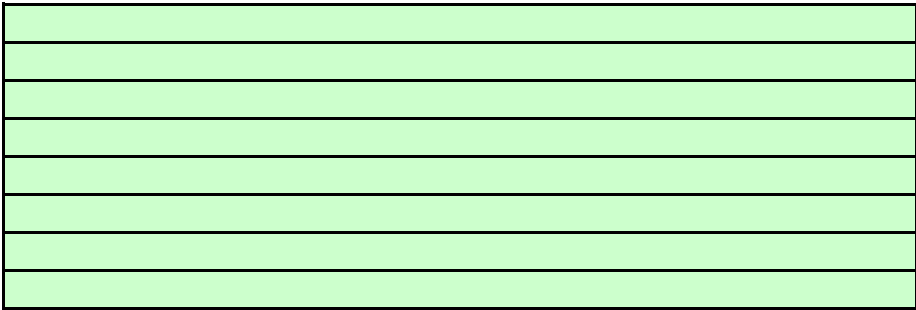
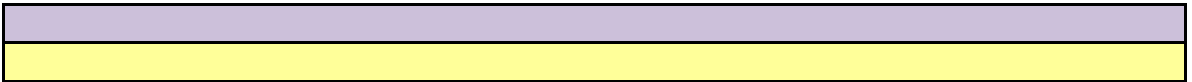
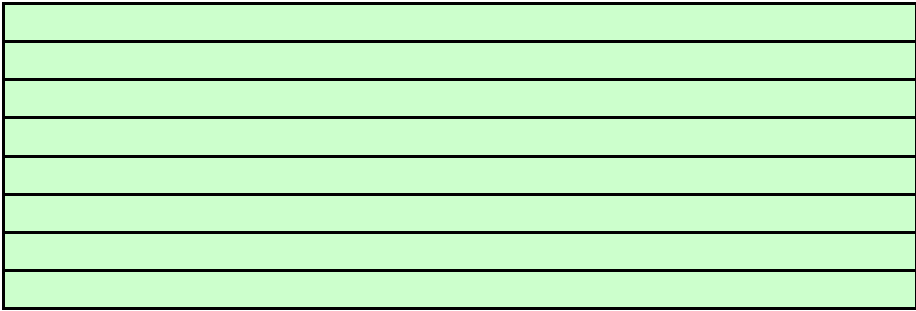
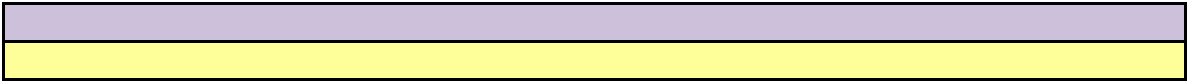
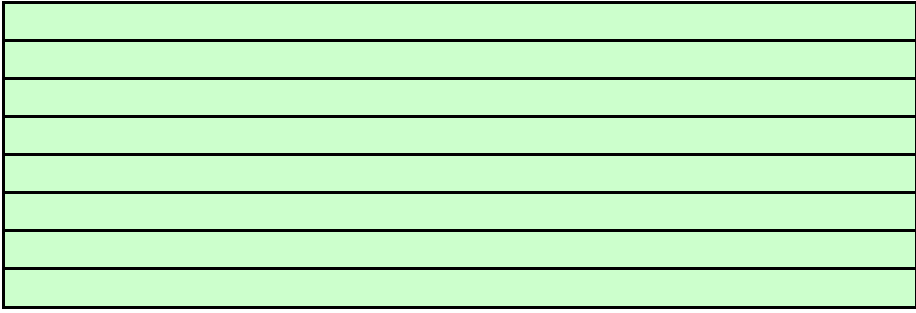
QC15A How much have you received as reimbursement or compensation for the problem from the credit provider?  
If you are not sure, please give an estimate.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
PROG: MAXIMUM VALUE IS 1.000.000

OPEN NUMERICAL QUESTION

Please indicate the amount in [NATIONAL CURRENCY]:

Don't know 9999999




ASK ALL

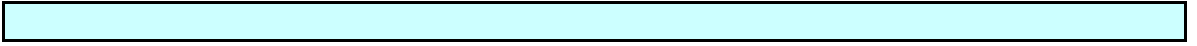
QC17 How long did the problem last / has lasted?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Less than one day	1
One day to less than a week	2
One week to less than one month	3
One month to less than three months	4
Three months to less than six months	5
Six months to less than a year	6
A year or more	7
Don't remember	8

--	--

Questionnaire for Face to face

Market module 4 : Large household appliances

ASK MODULE 4 RESPECTING THE ROUTING FROM THE SCREENER

**QD1** You indicated you experienced a problem with large household appliances over the last 12 months. With which of the following did you experience the problem?

PROG: 'DON'T KNOW" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 PROG: IF 'PACKAGE OF MULTIPLE LARGE HOUSEHOLD APPLIANCES TICKED', THEN SHOW: 'Please note that for the remainder of the questionnaire, 'package of multiple large household appliances' is referred to as 'appliance' '

ONE ANSWER ONLY

- |   |    |
|---|----|
| Electric cooker, stove, oven or micro-wave oven                                 | 1  |
| Refrigerators, freezer or fridge-freezer  | 2  |
| Washing machine, dryer or ironing and pressing machine                          | 3  |
| Dishwasher  | 4  |
| Air conditioner, humidifier or ventilator                                       | 5  |
| Water heater or space heater (e.g. radiator)                                    | 6  |
| Vacuum cleaner or steam-cleaning machine  | 7  |
| Carpet shampooing machine or machine for scrubbing, waxing and polishing floors | 8  |
| Sewing machine or knitting machine  | 9  |
| Package of multiple large household appliances                                  | 10 |
| Other   | 11 |
| Don't know  | 12 |

**QD3A** How much did you pay for this appliance (NOT including any over-/extra charges, if applicable)?  
 If you are not sure, please give an estimate.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
PROG: MAXIMUM VALUE IS 1.000.000  
PROG: IF VALUE ENTERED IS ABOVE 10000, ERROR MESSAGE 'The amount you entered is high.  
Please make sure you are reporting the amount paid for the appliance.' AND QUESTION IS  
REPEATED WITH NO UPPER LIMIT.  
OPEN NUMERICAL QUESTION

					Please indicate the total amount paid in [NATIONAL CURRENCY]:
--	--	--	--	--	---

I didn't pay for this appliance	9999998
Don't know	9999999

[Light blue bar]

[Yellow bar] [Orange bar]

[Purple bar]  
[Yellow bar]

[Green bar]  
[Green bar]  
[Green bar]

[Light blue bar]

[Yellow bar] [Orange bar]

[Purple bar]  
[Yellow bar]

[Green bar]  
[Green bar]  
[Green bar]  
[Green bar]  
[Green bar]  
[Green bar]  
[Green bar]  
[Green bar]  
[Green bar]  
[Green bar]  
[Green bar]

ASK ALL

**QD4** How did you purchase this appliance?

PROG: 'DON'T REMEMBER" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

In person, at a shop or other sales point	1
Over the Internet, directly from the seller	2
Over the Internet, through an intermediary (e.g. comparison website)	3
By mail order, delivery and postal services	4
By telephone	5
From a salesperson visiting the home	6
At a market or auction	7
TV shopping channel	8
Other	9
Don't remember	10

[Empty orange box]

[Empty purple box]  
[Empty yellow box]

[Empty green box]  
[Empty green box]  
[Empty green box]

[Empty purple box]

**QD6** Which of the items below describe the problem with the appliance or with the seller you obtained it from? Mark all that apply.

PROG: 'DON'T KNOW" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
PROG: ADD SPACE BETWEEN ANSWERING OPTIONS AND 'OTHER PROBLEM'  
MULTIPLE ANSWERS POSSIBLE

<b>Quality</b>	
Appliance faulty or broke down (without me causing the damage)	1
Appliance or instructions of unsatisfactory quality or appliance not as described	2
<b>Damage or injury</b>	
Appliance caused damage to other possessions	3
Appliance caused injury	4
<b>Poor delivery service</b>	
Appliance not delivered	5
Appliance delivered late or only partially delivered	6
<b>Customer service</b>	
Poor customer or after-sales service	7

<b>Pricing</b>	
Unclear or complex pricing	8
<b>Billing and payments</b>	
Bill incorrect (e.g. I was overcharged)	9
Disproportionate fees applied for late payment	10
<b>Guarantee/warranty</b>	
Guarantee/warranty not honoured by seller	11
<b>Misleading or aggressive commercial practices</b>	
Misleading or incorrect indication of price (e.g. hidden charges)	12
Advertising was misleading	13
Received false advice when buying appliance	14
Was put under pressure when buying the appliance	15
<b>Contractual issues</b>	
Missing or incomplete information in the contract (e.g. concerning right of withdrawal or identity of seller)	16
Could not return the appliance when I changed my mind after buying	17
Other problem	18
Don't know	19

ASK QD7A IF RELEVANT PROBLEM CATEGORY TICKED:  
 Bill incorrect (e.g. I was overcharged)  
 Misleading or incorrect indication of price (e.g. hidden charges)  
 Disproportionate fees applied for late payment  
 Other problem

ALL OTHERS GO TO QD8

**QD7A** How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the seller)? Mark 0 if you did not pay any over-/extra charges or hidden fees.

If you are not sure, please give an estimate.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 PROG: MAXIMUM VALUE IS 1.000.000  
 OPEN NUMERICAL QUESTION

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Please indicate the total amount paid in [NATIONAL CURRENCY]:
----------------------	----------------------	----------------------	----------------------	----------------------	---

Don't know




--

--	--



ASK QD8 IF RELEVANT PROBLEM CATEGORIES TICKED:

- Appliance faulty or broke down (without me causing the damage)
- Appliance caused injury
- Appliance caused damage to other possessions
- Appliance or instructions of unsatisfactory quality or appliance not as described
- Appliance not delivered
- Appliance delivered late or only partially delivered
- Unclear or complex pricing
- Advertising was misleading
- Received false advice when buying appliance
- Could not return the appliance when I changed my mind after buying
- Other problem

<b>QD8</b>	To what extent could you use the appliance as intended after the problem occurred?
------------	--

PROG: 'DON'T KNOW" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION
ONE ANSWER ONLY

Not at all
Partly, with major difficulty
Partly, with minor difficulty
Fully
Don't know

1  
2  
3  
4  
5

**QD9** Which of these, if any, have you done to sort out the problem? Mark all that apply.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 PROG: ADD SPACE BETWEEN ANSWERING OPTIONS AND 'HAVE NOT TAKEN ANY ACTION'  
 MULTIPLE ANSWERS POSSIBLE. IF 'HAVE NOT TAKEN ANY ACTION', THEN OTHER ANSWERS CANNOT BE TICKED.  
 CODE 13 IS SINGLE AND SHOULD BE DISPLAYED SEPARATELY AT THE BOTTOM

[APPEARS ONLY IF AN ONLINE SALES CHANNEL (CODE 2 OR 3 IN QD4) WAS SELECTED]	
Cancelled the purchase of the appliance within the cooling-off period	1
Returned the appliance	2
Repaired the appliance at my own expense	3
Bought a replacement appliance	4
Withheld payment for the appliance	5
Made a complaint to the seller	6
Asked the seller for repair, replacement or refund of the money I paid	7
Asked the seller for compensation for damages or losses	8
Made a complaint to a government body or consumer organisation	9
Took the seller to an out-of-court dispute settlement/alternative dispute resolution body (ADR)	10
Took the seller to court	11
Other action	12
Have not taken any action	13
Don't know	14

ASK QD9bis IF 'HAVE NOT TAKEN ANY ACTION' (CODE 13) IN QD9, ALL OTHERS GO TO QD10

**QD9bis** For which of the reasons below have you not taken action? Mark all that apply.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 MULTIPLE ANSWERS POSSIBLE - CODE 10 IS SINGLE

I was unlikely to get a satisfactory solution to the problem I encountered	1
The sums involved were too small	2

I did not know how or where to complain	3
I was not sure of my rights as a consumer	4
I thought it would take too long	5
I tried to complain about other problems in the past but was not successful	6
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	7
The complaints procedure was too complicated	8
Seller fixed problem on its own initiative	9
I have not had the time yet	10
Other	11
Don't know	12

**QD10** What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the seller, going to an alternative dispute resolution body or to court, repairing or replacing the appliance etc.?

PROG: 'DON'T REMEMBER" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

Less than 1 hour	1
1 to 2 hours	2
3 to 4 hours	3
5 to 10 hours	4
11 to 20 hours	5
More than 20 hours	6
[APPEARS ONLY IF RESPONDENT DID NOT TAKE ANY ACTION, CODE 13 IN QD9]	
No time lost	7
Don't remember	8

**QD11** To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

PROG: 'DON'T KNOW" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

Not at all or only a little	1
Moderately	2
Quite a lot	3
Extremely	4
Don't know	5

**QD12A** How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

PROG: MAXIMUM VALUE IS 1.000.000  
 GRID

				Costs of repairs or replacement at your own expense in [NATIONAL CURRENCY]:
				Costs related to court proceedings in [NATIONAL CURRENCY]:
				Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY]:

Not relevant	9999998
Don't remember	9999999

**AUTOMATICALLY INDICATE THE TOTAL AMOUNT**


--

DO NOT ASK QD13 IF RESPONDENT ANSWERS 'I DIDN'T PAY FOR THIS APPLIANCE', CODE 9999998, IN QD3A

PROG: FOR THE QUESTION BELOW, PLEASE NOTE THE AUTOMATIC INSERTION IN BRACKETS

**QD13** You indicated a price of [INSERT AMOUNT PAID FROM QD3] for the appliance. What is the most you would now pay for this appliance taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

- |                                       |   |
|---------------------------------------|---|
| Would pay the same price again        | 1 |
| Would pay three quarters of the price | 2 |
| Would pay half the price              | 3 |
| Would pay one quarter of the price    | 4 |
| Wouldn't buy it again                 | 5 |
| Don't know                            | 6 |

--

--



ASK QD14 ONLY TO RESPONDENTS WHO TOOK ACTION, CODES 1 TO 12 IN QD9

**QD14** Which of these, if any, has the seller done so far in response to the problem? Mark all that apply.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 PROG: CODE 3 'Gave a satisfactory explanation' AND CODE 4 'Gave a unsatisfactory explanation' CANNOT BE TICKED AT THE SAME TIME

MULTIPLE ANSWERS POSSIBLE. 'HAS DONE NOTHING' (CODE 11) IS SINGLE.

Acknowledged problem	1
Investigating problem	2
Gave a satisfactory explanation	3
Gave an unsatisfactory explanation	4
Repaired or replaced the appliance	5
Gave a partial or full refund of the money I paid	6
Gave credit note or voucher	7
Gave compensation for damages or losses	8
Told me that my legal guarantee was no longer valid	9
Other	10
Has done nothing	11
Don't know	12

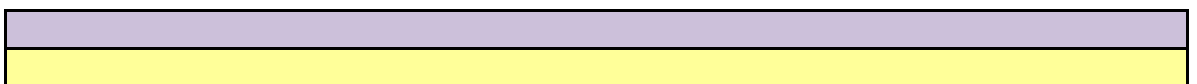
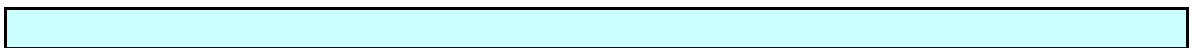
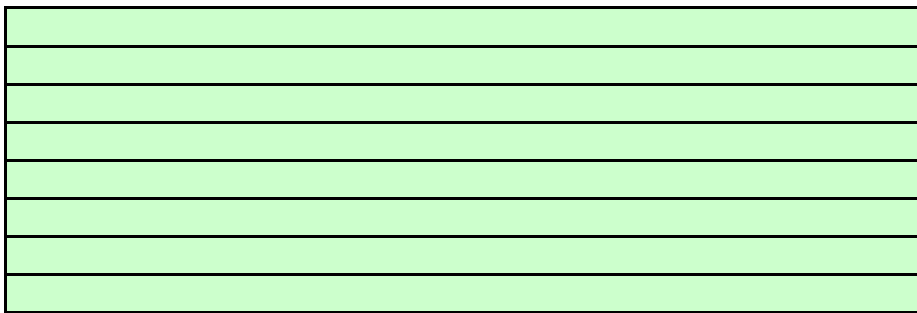
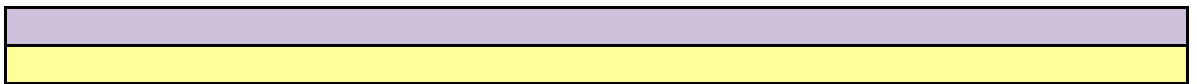
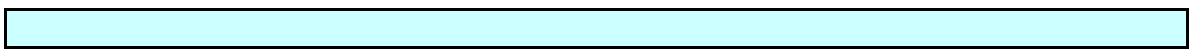
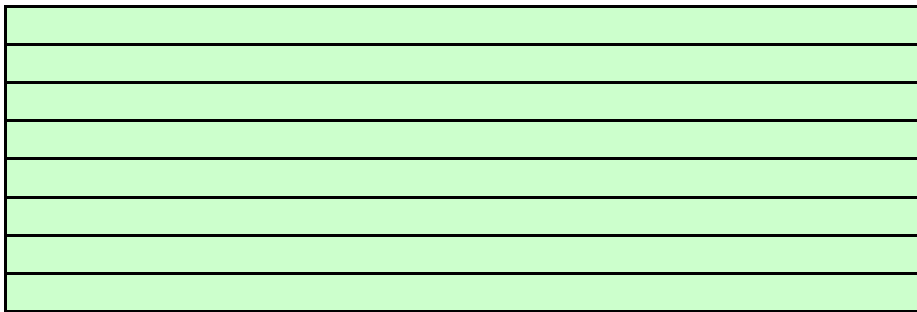
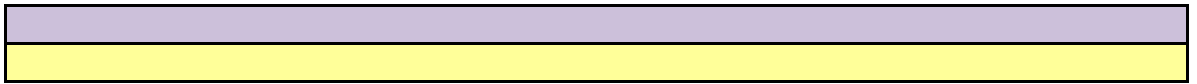
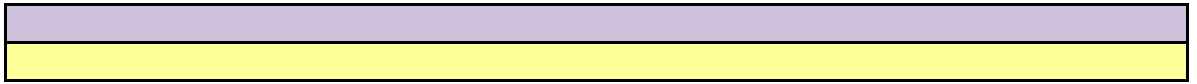
ASK QD15A IF 'GAVE A PARTIAL OR FULL REFUND FOR THE MONEY I PAID' (CODE 6) OR 'GAVE CREDIT NOTE OR VOUCHER' (CODE 7) OR 'COMPENSATION FOR DAMAGES OR LOSSES' (CODE 8) TICKED IN QD14, ALL OTHERS GO TO QD16

**QD15A** How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the seller?  
If you are not sure, please give an estimate.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
PROG: MAXIMUM VALUE IS 1.000.000  
OPEN NUMERICAL QUESTION

Please indicate the amount in [NATIONAL CURRENCY]:

Don't know 9999999




--

--	--



ASK ALL
---------

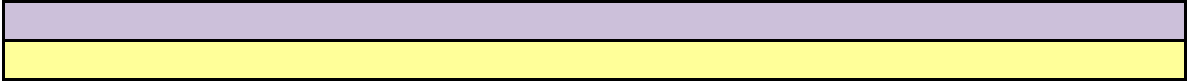
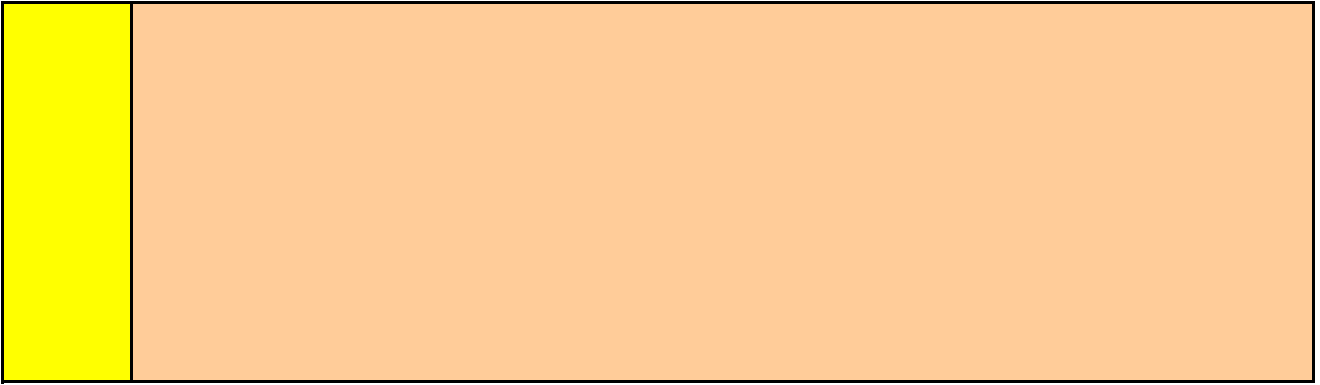
QD17	How long did the problem last / has lasted?
------	---

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION
ONE ANSWER ONLY

Less than one day	1
One day to less than a week	2
One week to less than one month	3
One month to less than three months	4
Three months to less than six months	5
Six months to less than a year	6
A year or more	7
Don't remember	8

--





Questionnaire for Face to face

Market module 5 : Train services

ASK MODULE 5 RESPECTING THE ROUTING FROM THE SCREENER

QE1 You indicated you had a problem with train services over the last 12 months. With which of the following did you experience the problem?

PROG: 'DON'T KNOW ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

MULTIPLE ANSWERS POSSIBLE

- |   |   |
|---|---|
| Travelling by train as passenger                                | 1 |
| Transporting a bicycle by train                                 | 2 |
| Transporting another vehicle by train (e.g. a car or a scooter) | 3 |
| Transporting mobility equipment for disabled passengers         | 4 |
| Luggage transport by train                                      | 5 |
| Other   | 6 |
| Don't know  | 7 |

QE3A How much did you pay for this train service (NOT including any over-/extra charges, if applicable)?  
If you are not sure, please give an estimate.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
PROG: MAXIMUM VALUE IS 1.000.000  
PROG: IF VALUE ENTERED IS ABOVE 1000, ERROR MESSAGE 'The amount you entered is high. Please make sure you are reporting the amount paid for the train service.' AND QUESTION IS REPEATED WITH NO UPPER LIMIT.  
OPEN NUMERICAL QUESTION

				Please indicate the amount paid in [NATIONAL CURRENCY]:
--	--	--	--	---

I didn't pay for this train service	9999998
Don't know	9999999

[Empty light blue bar]

[Yellow bar on the left, followed by an orange bar]

[Purple bar]  
[Yellow bar]

[Green bar]  
[Green bar]  
[Green bar]

[Empty light blue bar]

[Yellow bar on the left, followed by an orange bar]

[Purple bar]  
[Yellow bar]

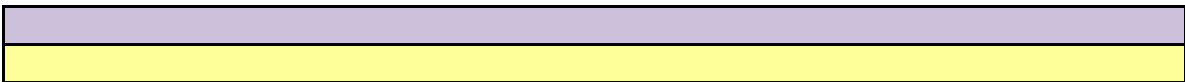
[Green bar]  
[Green bar]  
[Green bar]  
[Green bar]  
[Green bar]  
[Green bar]  
[Green bar]  
[Green bar]  
[Green bar]  
[Green bar]  
[Green bar]  
[Green bar]

ASK ALL

QE4 How did you purchase this train service?

PROG: 'DON'T REMEMBER" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 ONE ANSWER ONLY

In person, at a railway station, travel agency or other sales point	1
Over the Internet, directly from the seller/provider	2
Over the Internet, through an intermediary (e.g. comparison website)	3
By telephone	4
On the train	5
Other	6
Don't remember	7




QE6 Which of the items below describe the problem with the train service or with the seller/provider you obtained it from? Mark all that apply.

PROG: 'DON'T KNOW" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 PROG: ADD SPACE BETWEEN ANSWERING OPTIONS AND 'OTHER PROBLEM'  
 MULTIPLE ANSWERS POSSIBLE

<b>Quality of service</b>	
Train service not as described when purchased (e.g. on-board services and facilities not as described, or seat reservation did not work)	1
Poor customer or after-sales service	2
<b>Injury</b>	
Train service caused injury	3
<b>Luggage and bicycles</b>	
Registered luggage lost, damaged or delayed	4
Could not take bicycle on board	5
<b>Reduced mobility or disability</b>	
Lack of assistance/boarding denied for passenger with reduced mobility or disability	6
Loss of or damage to mobility equipment	7
<b>Train delays and cancellation issues</b>	
Train cancelled	8
Train delayed	9

Meals, drinks, accommodation and/or transport not offered by seller/provider when train was delayed	10
Lack of information, in case of transport disruption, on passenger rights or alternative means of transport	11
<b>Pricing</b>	
Unclear or complex pricing	12
<b>Billing</b>	
Bill incorrect (e.g. I was overcharged)	13
<b>Compensation</b>	
Compensation (e.g. in cases of delay, cancellation or lost/damaged luggage) was inadequate or not offered at all	14
<b>Misleading or aggressive commercial practices</b>	
Misleading or incorrect indication of price (e.g. hidden charges)	15
<b>Contractual issues</b>	
Missing or incomplete information in the contract (e.g. duration, conditions for termination, identity of the seller/provider, etc.)	16
Other problem	17
Don't know	18

ASK QE7A IF RELEVANT PROBLEM CATEGORY TICKED:  
 Bill incorrect (e.g. I was overcharged)  
 Misleading or incorrect indication of price (e.g. hidden charges)  
 Other problem

ALL OTHERS GO TO QE8

**QE7A** How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the seller/provider)? Mark 0 if you did not pay any over-/extra charges or hidden fees.

If you are not sure, please give an estimate.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 PROG: MAXIMUM VALUE IS 1.000.000  
 OPEN NUMERICAL QUESTION

				Please indicate the total amount in [NATIONAL CURRENCY]:
--	--	--	--	--

Don't know

9999999

FOR RELEVANT PROBLEM CATEGORIES:  
 Train service not as described when purchased (e.g. on-board services and facilities not as described, or seat reservation did not work)  
 Train delayed  
 Registered luggage lost, damaged or delayed  
 Could not take bicycle on board  
 Unclear or complex pricing  
 Lack of assistance/boarding denied for passenger with reduced mobility or disability  
 Loss of or damage to mobility equipment  
 Other problem

QE8 To what extent could you use the train service as intended?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Not at all	1
Partly, with major difficulty	2
Partly, with minor difficulty	3
Fully	4
Don't know	5

QE9 Which of these, if any, have you done to sort out the problem? Mark all that apply.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 PROG: ADD SPACE BETWEEN ANSWERING OPTIONS AND 'HAVE NOT TAKEN ANY ACTION'  
 MULTIPLE ANSWERS POSSIBLE - IF 'HAVE NOT TAKEN ANY ACTION', THEN OTHER ANSWERS CANNOT BE TICKED  
 CODE 12 IS SINGLE AND SHOULD BE DISPLAYED SEPARATELY AT THE BOTTOM

Returned the train ticket	1
Bought a replacement train ticket	2
Paid for alternative transport (e.g. bus, taxi, plane, boat)	3
Made a complaint to the seller/provider	4
Asked the seller/provider to provide transport continuation or re-routing	5
Asked the seller/provider for compensation for damages or losses	6
Asked the seller/provider to provide refund of the money I paid	7
Made a complaint to a government body or consumer organisation	8
Took the seller/provider to an out-of-court dispute settlement/alternative dispute resolution body (ADR)	9
Took the seller/provider to court	10
Other action	11
Have not taken any action	12
Don't know	13

ASK QE9bis IF 'HAVE NOT TAKEN ANY ACTION' (CODE 12) IN QE9, ALL OTHERS GO TO QE10

QE9bis For which of the reasons below have you not taken action? Mark all that apply.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 MULTIPLE ANSWERS POSSIBLE - CODE 10 IS SINGLE

I was unlikely to get a satisfactory solution to the problem I encountered	1
The sums involved were too small	2
I did not know how or where to complain	3
I was not sure of my rights as a passenger	4
I thought it would take too long	5
I tried to complain about other problems in the past but was not successful	6
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	7
The complaints procedure was too complicated	8
Seller/provider fixed the problem on its own initiative	9
I have not had the time yet	10
Other	11
Don't know	12

**QE10** What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, contacting the seller/provider, complaining to the national authority in charge of enforcing passenger rights, going to an alternative dispute resolution body or to court, looking for an alternative etc.?

PROG: 'DON'T REMEMBER" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

Less than 1 hour	1
1 to 2 hours	2
3 to 4 hours	3
5 to 10 hours	4
11 to 20 hours	5
More than 20 hours	6
[APPEARS ONLY IF RESPONDENT DID NOT TAKE ANY ACTION, CODE 12 IN QE9]	
No time lost	7
Don't remember	8

**QE11** To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

PROG: 'DON'T KNOW" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

Not at all or only a little	1
Moderately	2
Quite a lot	3
Extremely	4
Don't know	5



QE12A	<p>How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller/provider?</p> <p>Please provide an estimate for the following possible cost items.</p>
-------	---

PROG: MAXIMUM VALUE IS 1.000.000
GRID

				Costs of replacement ticket/alternative transport at your own expense in [NATIONAL CURRENCY]:
				Costs related to court proceedings in [NATIONAL CURRENCY]:
				Other extra costs such as telephone, postage, accommodation, meals, refreshments, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY]:

Not relevant	9999998
Don't remember	9999999

AUTOMATICALLY INDICATE THE TOTAL AMOUNT
---

--

--	--



--

--	--

--

[Yellow bar]

[Green bar]

[Light blue bar]

DO NOT ASK QE13 IF RESPONDENT ANSWERS 'I DID'NT PAY FOR THIS TRAIN SERVICE', CODE 9999998, IN QE3A

PROG: FOR THE QUESTION BELOW, PLEASE NOTE THE AUTOMATIC INSERTION IN BRACKETS

QE13 You indicated a price of [INSERT AMOUNT PAID FROM QE3A] for the train service. What is the most you would now pay for this train service taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress?

PROG: 'DON'T KNOW" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

- Would pay the same price again 1
- Would pay three quarters of the price 2
- Would pay half the price 3
- Would pay one quarter of the price 4
- Wouldn't buy it again 5
- Don't know 6

[Light blue bar]

[Yellow bar]

[Purple bar]

[Green bar]

ASK QE14 ONLY TO RESPONDENTS WHO TOOK ACTION, CODES 1 TO 11 IN QE9

**QE14** Which of these, if any, has the seller/provider done so far in response to the problem? Mark all that apply.

PROG: 'DON'T KNOW" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 PROG: CODE 3 'Gave a satisfactory explanation' AND CODE 4 'Gave a unsatisfactory explanation'  
 CANNOT BE TICKED AT THE SAME TIME

MULTIPLE ANSWERS POSSIBLE. 'HAS DONE NOTHING' (CODE 12) IS SINGLE.

Acknowledged problem	1
Investigating problem	2
Gave a satisfactory explanation	3
Gave an unsatisfactory explanation	4
Provided alternative transport	5
Gave a partial or full refund of the ticket fare	6
Gave credit note or voucher	7
Gave compensation for personal injury	8
Gave compensation for lost or damaged registered luggage	9
Gave compensation for lost or damaged mobility equipment for passengers with disabilities or reduced mobility	10
Other	11
Has done nothing	12
Don't know	13

ASK QE15A IF 'GAVE A PARTIAL OR FULL REFUND OF THE TICKET FARE' (CODE 6) OR 'GAVE COMPENSATION FOR PERSONAL INJURY' (CODE 8) OR 'GAVE COMPENSATION FOR LOST OR DAMAGED REGISTERED LUGGAGE' (CODE 9) OR 'GAVE CREDIT NOTE OR VOUCHER' (CODE 7) OR 'GAVE COMPENSATION FOR LOST OR DAMAGED MOBILITY EQUIPMENT FOR PASSENGERS WITH DISABILITIES OR REDUCED MOBILITIES' (CODE 10) TICKED IN QE14, ALL OTHERS GO TO QE16

**QE15A** How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the seller/provider?  
  
If you are not sure, please give an estimate.

PROG: 'DON'T KNOW" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 PROG:MAXIMUM VALUE IS 1.000.000  
 OPEN NUMERICAL QUESTION

				Please indicate the amount in [NATIONAL CURRENCY]:
--	--	--	--	--

Don't know 9999999

--

--	--



--

--	--



--

--	--



--

[Yellow box] [Orange box]

[Purple box]  
[Yellow box]

[Green box]  
[Green box]  
[Green box]  
[Green box]  
[Green box]  
[Green box]  
[Green box]

[Cyan box]

[Yellow box] [Orange box]

[Purple box]  
[Yellow box]

[Green box]  
[Green box]  
[Green box]  
[Green box]  
[Green box]  
[Green box]  
[Green box]

[Cyan box]

[Yellow box] [Orange box]

[Purple box]  
[Yellow box]

[Green box]  
[Green box]  
[Green box]  
[Green box]  
[Green box]  
[Green box]  
[Green box]

ASK ALL

QE17 How long did the problem last / has lasted?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Less than one day	1
One day to less than a week	2
One week to less than one month	3
One month to less than three months	4
Three months to less than six months	5
Six months to less than a year	6
A year or more	7
Don't remember	8

--	--


Questionnaire for Face to face

Market module 6 : Clothing, footwear and bags

ASK MODULE 6 RESPECTING THE ROUTING FROM THE SCREENER

QF1 You indicated you experienced a problem with clothing, footwear and bags over the last 12 months. With which of the following did you experience the problem?

PROG: 'DON'T KNOW" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 PROG: IF 'PACKAGE OF MULTIPLE ITEMS TICKED', THEN SHOW: 'Please note that for the remainder of the questionnaire, 'package of multiple items' is referred to as 'item' '

ONE ANSWER ONLY

Children's clothing	1
Women's clothing	2
Men's clothing	3
Clothing material/textiles	4
Fur	5
Travel bag	6
Handbag	7
Children's footwear	8
Women's footwear	9
Men's footwear	10
Package of multiple items	11
Other	12
Don't know	13


--

QF3A	How much did you pay for this item (NOT including any over-/extra charges, if applicable)?  If you are not sure, please give an estimate.
------	---

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION PROG: MAXIMUM VALUE IS 1.000.000 PROG: IF VALUE ENTERED IS ABOVE 2000, ERROR MESSAGE 'The amount you entered is high. Please make sure you are reporting the amount paid for this item.' AND QUESTION IS REPEATED WITH NO UPPER LIMIT. OPEN NUMERICAL QUESTION
--

<table border="1"><tr><td></td><td></td><td></td><td></td><td></td></tr></table>						Please indicate the total amount paid in [NATIONAL CURRENCY]:

I didn't pay for this item	9999998
Don't know	9999999

--

--	--



--

--	--






ASK ALL

--

QF4 How did you purchase this item?

PROG: 'DON'T REMEMBER" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

In person, at a shop or other sales point	1
Over the Internet, directly from the seller	2
Over the Internet, through an intermediary (e.g. comparison website)	3
By mail order, delivery and postal services	4
By telephone	5
From a salesperson visiting the home	6
At a market or auction	7
TV shopping channel	8
Other	9
Don't remember	10

--

--

--


--

QF6 Which of the items below describe the problem with the item or with the seller you obtained it from? Mark all that apply.

PROG: 'DON'T KNOW" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

PROG: ADD SPACE BETWEEN ANSWERING OPTIONS AND 'OTHER PROBLEM'

MULTIPLE ANSWERS POSSIBLE

<b>Quality</b>	
Item faulty (e.g. fell apart quickly)	1
Item of unsatisfactory quality	2
Counterfeit item (fake brand)	3
<b>Injury</b>	
Item caused injury	4
<b>Delivery</b>	
Item not delivered	5
Item delivered late	6
Wrong item delivered (e.g. wrong size or different item)	7
<b>Customer service</b>	
Poor customer or after-sales service	8
<b>Pricing</b>	
Unclear or complex pricing	9
<b>Billing and payments</b>	
Bill incorrect (e.g. I was overcharged)	10
Disproportionate fees applied for late payment	11
<b>Guarantee/warranty</b>	
Guarantee/warranty not honoured by seller	12
<b>Misleading or aggressive commercial practices</b>	
Misleading or incorrect indication of price (e.g. hidden charges)	13
Advertising was misleading	14
Received false advice when buying the item	15
Was put under pressure when buying the item	16
<b>Contractual issues</b>	
Missing or incomplete information in the contract (e.g. concerning right of withdrawal or identity of seller)	17
Could not return the item when I changed my mind after buying	18
Other problem	19
Don't know	20

ASK QF7A IF RELEVANT PROBLEM CATEGORY TICKED:  
 Bill incorrect (e.g. I was overcharged)  
 Misleading or incorrect indication of price (e.g. hidden charges)  
 Disproportionate fees applied for late payment  
 Other problem

ALL OTHERS GO TO QF8

**QF7A** How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the seller)? Mark 0 if you did not pay any over-/extra charges or hidden fees.

If you are not sure, please give an estimate.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 PROG: MAXIMUM VALUE IS 1.000.000  
 OPEN NUMERICAL QUESTION



QF8	To what extent could you use the item as intended after the problem occurred?
-----	---

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION
ONE ANSWER ONLY

Not at all	1
Partly, with major difficulty	2
Partly, with minor difficulty	3
Fully	4
Don't know	5

QF9	Which of these, if any, have you done to sort out the problem? Mark all that apply.
-----	---

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION
PROG: ADD SPACE BETWEEN ANSWERING OPTIONS AND 'HAVE NOT TAKEN ANY ACTION'
MULTIPLE ANSWERS POSSIBLE. IF 'HAVE NOT TAKEN ANY ACTION', THEN OTHER ANSWERS CANNOT BE TICKED.
CODE 13 IS SINGLE AND SHOULD BE DISPLAYED SEPARATELY AT THE BOTTOM

[APPEARS ONLY IF AN ONLINE SALES CHANNEL (CODE 2 OR 3 IN QF4) WAS SELECTED]	
Cancelled the purchase of the item within the cooling-off period	1
Returned the item	2
Repaired the item at my own expense	3
Bought a replacement	4
Withheld payment for the item	5
Made a complaint to the seller	6
Asked the seller for repair, replacement or refund of the money I paid	7
Asked the seller for compensation for damages or losses	8
Made a complaint to a government body or consumer organisation	9
Took the seller to an out-of-court dispute settlement /alternative dispute resolution body (ADR)	10
Took the seller to court	11
Other action	12
Have not taken any action	13
Don't know	14

ASK QF9bis IF 'HAVE NOT TAKEN ANY ACTION' (CODE 13) IN QF9, ALL OTHERS GO TO QF10

QF9bis For which of the reasons below have you not taken action? Mark all that apply.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

MULTIPLE ANSWERS POSSIBLE - CODE 10 IS SINGLE

I was unlikely to get a satisfactory solution to the problem I encountered	1
The sums involved were too small	2
I did not know how or where to complain	3
I was not sure of my rights as a consumer	4
I thought it would take too long	5
I tried to complain about other problems in the past but was not successful	6
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	7
The complaints procedure was too complicated	8
Seller fixed problem on its own initiative	9
I have not had the time yet	10
Other	11
Don't know	12

QF10 What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the seller, going to an alternative dispute resolution body or to court, repairing or replacing the item etc.?

PROG: 'DON'T REMEMBER' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Less than 1 hour	1
1 to 2 hours	2
3 to 4 hours	3
5 to 10 hours	4
11 to 20 hours	5
More than 20 hours	6
[APPEARS ONLY IF RESPONDENT DID NOT TAKE ANY ACTION, CODE 13 IN QF9]	
No time lost	7
Don't remember	8

QF11 To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Not at all or only a little	1
Moderately	2
Quite a lot	3
Extremely	4
Don't know	5

QF12A	<p>How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?</p> <p>Please provide an estimate for the following possible cost items.</p>
-------	--

PROG: MAXIMUM VALUE IS 1.000.000
GRID

				Costs of repairs or replacement at your own expense in [NATIONAL CURRENCY]:
				Costs related to court proceedings in [NATIONAL CURRENCY]:
				Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY]:

Not relevant	9999998
Don't remember	9999999

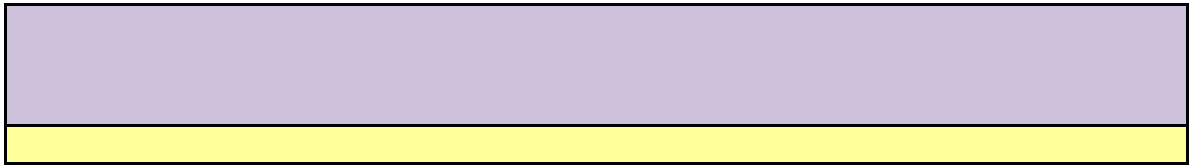
AUTOMATICALLY INDICATE THE TOTAL AMOUNT
---

--

--	--



--



Green grid area for data entry



DO NOT ASK QF13 IF RESPONDENT ANSWERS 'I DIDN'T PAY FOR THIS ITEM', CODE 9999998, IN QF3A

PROG: FOR THE QUESTION BELOW, PLEASE NOTE THE AUTOMATIC INSERTION IN BRACKETS

QF13 You indicated a price of [INSERT AMOUNT PAID FROM QF3] for the item. What is the most you would now pay for this item taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION
ONE ANSWER ONLY

- Would pay the same price again 1
Would pay three quarters of the price 2
Would pay half the price 3
Would pay one quarter of the price 4
Wouldn't buy it again 5
Don't know 6





ASK QF14 ONLY TO RESPONDENTS WHO TOOK ACTION, CODES 1 TO 12 IN QF9

**QF14** Which of these, if any, has the seller done so far in response to the problem? Mark all that apply.

PROG: 'DON'T KNOW" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 PROG: CODE 3 'Gave a satisfactory explanation' AND CODE 4 'Gave a unsatisfactory explanation'  
 CANNOT BE TICKED AT THE SAME TIME

MULTIPLE ANSWERS POSSIBLE. 'HAS DONE NOTHING' (CODE 11) IS SINGLE.

Acknowledged problem	1
Investigating problem	2
Gave a satisfactory explanation	3
Gave an unsatisfactory explanation	4
Repaired or replaced the item	5
Gave a partial or full refund of the money I paid	6
Gave credit note or voucher	7
Gave compensation for injury or damages	8
Told me that my legal guarantee was no longer valid	9
Other	10
Has done nothing	11
Don't know	12

ASK QF15A IF 'GAVE A PARTIAL OR FULL REFUND OR COST REDUCTION' (CODE 6) OR 'GAVE CREDIT NOTE OR VOUCHER' (CODE 7) OR 'GAVE COMPENSATION FOR DAMAGES' (CODE 8) TICKED IN QF14, ALL OTHERS GO TO QF16

**QF15A** How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the seller?  
  
If you are not sure, please give an estimate.

PROG: 'DON'T KNOW" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 PROG: MAXIMUM VALUE IS 1.000.000  
 OPEN NUMERICAL QUESTION



				Please indicate the amount in [NATIONAL CURRENCY]:
--	--	--	--	--

Don't know 9999999

--

--	--



--

--	--



--

--	--



--

[Yellow box] [Orange box]

[Purple box]  
[Yellow box]

[Green box]  
[Green box]  
[Green box]  
[Green box]  
[Green box]  
[Green box]  
[Green box]

[Light blue box]

[Yellow box] [Orange box]

[Purple box]  
[Yellow box]

[Green box]  
[Green box]  
[Green box]  
[Green box]  
[Green box]  
[Green box]  
[Green box]

[Light blue box]

[Yellow box] [Orange box]

[Purple box]  
[Yellow box]

[Green box]  
[Green box]  
[Green box]  
[Green box]  
[Green box]  
[Green box]  
[Green box]

ASK ALL [Light blue box]

QF17 [Orange box] How long did the problem last / has lasted?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

Less than one day	1
One day to less than a week	2
One week to less than one month	3
One month to less than three months	4
Three months to less than six months	5
Six months to less than a year	6
A year or more	7
Don't remember	8

--	--


Questionnaire for Face to face

DEMOGRAPHICS

ASK D4 ONLY IF RESPONDENT HAS COMPLETED A MARKET MODULE

PROG: INSERT SCREEN BEFORE D4 AS FOLLOWS:

'Thank you for providing information on the problem(s) you had. We would now like to ask you a few more general questions.'

D4 Please indicate to what extent you agree or disagree with each of the following statements

ONE ANSWER PER LINE

PROG: "Don't know" CODE ONLY DISPLAYED WHEN THE RESPONDENT TRIES TO SKIP THE QUESTION WITHOUT ANSWERING

		Totally agree	Tend to agree	Tend to disagree	Totally disagree	Don't know
1	Consumers should NOT always expect a high level of good or service quality, even if they pay a premium price	1	2	3	4	5
2	Consumers should NOT expect to be compensated if something goes wrong with a good or a service	1	2	3	4	5
3	Consumers should NOT expect to have access to customer service whenever they need it	1	2	3	4	5

ASK ALL

D5 Would you say you live in a rural area or village, small or middle sized town, or large town or city?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Rural area or village

1

Small or middle-sized town	2
Large town or city	3
Don't know	4

**D6** What is the highest level of education you have achieved?

ONE ANSWER ONLY

PROG: "Don't know" CODE ONLY DISPLAYED WHEN THE RESPONDENT TRIES TO SKIP THE QUESTION WITHOUT ANSWERING

Primary education: "Primary school" / "Skills for Life" or equivalent	1
Lower secondary education (usually ages 11-15): "Secondary school" / "Skillstart" or equivalent	2
Upper secondary education (usually ages 16-19): "GCSE / SCE Standard Grades" / "General National Vocational Qualification", Apprenticeship/ Scottish National Qualification Higher / General Certificate of Education / Welsh Advanced Baccalaureate / International Baccalaureate	3
Post-secondary education (after secondary school, not including university or equivalent): HE Access	4
University (undergraduate and post-graduate) or equivalent vocational training: Bachelor's Degree / Master's Degree / National Vocational Qualification (Level 4 or 5) / Higher National Certificate / Professional Post-Graduate on-the-job training / Post-Graduate Diplomas and Certificates	5
PHD/ advanced research qualification: Doctor of Philosophy	6
Don't know	7

**D7** What is your current occupation?

ONE ANSWER ONLY

PROG: 'DON'T KNOW' CODE ONLY DISPLAYED WHEN THE RESPONDENT TRIES TO SKIP THE QUESTION WITHOUT ANSWERING

Self-employed	1
Manager	2
Other white collar	3
Blue collar	4
Student	5
House-person and other not in employment	6
Seeking a job	7
Retired	8
Don't know	9

**D8** Thinking about your household's financial situation would you say that making ends meet every month is...?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

Very difficult	1
Fairly difficult	2
Fairly easy	3
Very easy	4
Don't know	5

ASK D9 ONLY IF RESPONDENT HAS COMPLETED A MARKET MODULE

D9 How frequently do you use the internet?

ONE ANSWER ONLY

Every day or almost every day	1
Once a week	2
2 or 3 times a month	3
Once a month	4
A couple of times a year or less often	5
Never	6
Don't know	7

## Annex IV.a. Data tables for main online consumer survey

B1. Country

	Total	UK	France	Italy	Poland
TOTAL	8051	2019	2013	2013	2006
UK	2019 25%	2019 100%	0	0	0
France	2013 25%	0	2013 100%	0	0
Italy	2013 25%	0	0	2013 100%	0
Poland	2006 25%	0	0	0	2006 100%



D1. Gender

	Total	UK	France	Italy	Poland
TOTAL	8051	2019	2013	2013	2006
Male	3857	985	958	960	953
	48%	49%	48%	48%	48%
Female	4194	1034	1055	1053	1053
	52%	51%	52%	52%	52%

D2. How old are you?

	Total	UK	France	Italy	Poland
TOTAL	8051	2019	2013	2013	2006
18-24	1000 12%	319 16%	225 11%	173 9%	283 14%
25-39	2000 25%	489 24%	497 25%	473 23%	542 27%
40-54	2051 25%	519 26%	533 27%	558 28%	441 22%
55 or more	2999 37%	693 34%	757 38%	809 40%	740 37%
Refused	0 0	0 0	0 0	0 0	0 0
Average	46,9	46,2	47,4	48,5	45,5

D2\_2. How old are you?

	Total	UK	France	Italy	Poland
TOTAL	8051	2019	2013	2013	2006
18-24	1000 12%	319 16%	225 11%	173 9%	283 14%
25-39	2000 25%	489 24%	497 25%	473 23%	542 27%
40-54	2051 25%	519 26%	533 27%	558 28%	441 22%
55-64	1242 15%	285 14%	322 16%	304 15%	331 16%
65 or more	1757 22%	408 20%	435 22%	505 25%	409 20%
Refused	0 0	0 0	0 0	0 0	0 0
Average	46,9	46,2	47,4	48,5	45,5

D3\_UK. What region do you live in?

	Total	UK	France	Italy	Poland
TOTAL	2019	2019	0	0	0
UK					
North East	84 1%	84 4%	0 0	0 0	0 0
North West	225 3%	225 11%	0 0	0 0	0 0
Scotland	170 2%	170 8%	0 0	0 0	0 0
Yorkshire & Humberside	173 2%	173 9%	0 0	0 0	0 0
East Midlands	149 2%	149 7%	0 0	0 0	0 0
West Midlands	176 2%	176 9%	0 0	0 0	0 0
East of England	189 2%	189 9%	0 0	0 0	0 0
London	248 3%	248 12%	0 0	0 0	0 0
South East	275 3%	275 14%	0 0	0 0	0 0
Wales	98 1%	98 5%	0 0	0 0	0 0
South West	175 2%	175 9%	0 0	0 0	0 0
Northern Ireland	57 1%	57 3%	0 0	0 0	0 0

D3\_FR. What region do you live in?

	Total	UK	France	Italy	Poland
TOTAL	2013	0	2013	0	0
FRANCE					
Alsace	60 1%	0 0	60 3%	0 0	0 0
Aquitaine	109 1%	0 0	109 5%	0 0	0 0
Auvergne	46 1%	0 0	46 2%	0 0	0 0
Basse-Normandie	50 1%	0 0	50 2%	0 0	0 0
Bourgogne	54 1%	0 0	54 3%	0 0	0 0
Bretagne	107 1%	0 0	107 5%	0 0	0 0
Centre	85 1%	0 0	85 4%	0 0	0 0
Champagne-Ardenne	44 1%	0 0	44 2%	0 0	0 0
Franche Comté	38 0	0 0	38 2%	0 0	0 0
Haute-Normandie	60 1%	0 0	60 3%	0 0	0 0
Ile-de-France	344 4%	0 0	344 17%	0 0	0 0
Languedoc-Roussillon	87 1%	0 0	87 4%	0 0	0 0
Limousin	24 0	0 0	24 1%	0 0	0 0

D3\_FR. What region do you live in?

	Total	UK	France	Italy	Poland
TOTAL	2013	0	2013	0	0
Lorraine	76 1%	0	76 4%	0	0
Midi Pyrénées	95 1%	0	95 5%	0	0
Nord-Pas-de-Calais	133 2%	0	133 7%	0	0
Pays-de-la-Loire	117 1%	0	117 6%	0	0
Picardie	62 1%	0	62 3%	0	0
Poitou-Charentes	60 1%	0	60 3%	0	0
Provence-Alpes-Cote d'Azur (PACA)	161 2%	0	161 8%	0	0
Rhone-Alpes	199 2%	0	199 10%	0	0

D3\_IT. What region do you live in?

	Total	UK	France	Italy	Poland
TOTAL	2013	0	0	2013	0
ITALY					
Liguria	56 1%	0 0	0 0	56 3%	0 0
Lombardia	328 4%	0 0	0 0	328 16%	0 0
Piemonte/Valle d'Aosta	155 2%	0 0	0 0	155 8%	0 0
Emilia Romagna	149 2%	0 0	0 0	149 7%	0 0
Friuli V.G.	42 1%	0 0	0 0	42 2%	0 0
Trentino A.A	34 0	0 0	0 0	34 2%	0 0
Veneto	163 2%	0 0	0 0	163 8%	0 0
Lazio	189 2%	0 0	0 0	189 9%	0 0
Marche	52 1%	0 0	0 0	52 3%	0 0
Toscana	127 2%	0 0	0 0	127 6%	0 0
Umbria	30 0	0 0	0 0	30 1%	0 0
Abruzzo/Molise	56 1%	0 0	0 0	56 3%	0 0
Calabria	66 1%	0 0	0 0	66 3%	0 0

**CONSUMER DETRIMENT**

Multi-country tables

D3\_IT. What region do you live in?

	Total	UK	France	Italy	Poland
TOTAL	2013	0	0	2013	0
Campania	189 2%	0	0	189 9%	0
Puglia/Basilicata	155 2%	0	0	155 8%	0
Sardegna	56 1%	0	0	56 3%	0
Sicilia	163 2%	0	0	163 8%	0



D3\_PL. What region do you live in?

	Total	UK	France	Italy	Poland
TOTAL	8051	2019	2013	2013	2006
POLAND					
Dolnośląskie	153 2%	0 0	0 0	0 0	153 8%
Kujawsko-pomorskie	108 1%	0 0	0 0	0 0	108 5%
Lubelskie	113 1%	0 0	0 0	0 0	113 6%
Lubuskie	53 1%	0 0	0 0	0 0	53 3%
Łódzkie	135 2%	0 0	0 0	0 0	135 7%
Małopolskie	172 2%	0 0	0 0	0 0	172 9%
Mazowieckie	273 3%	0 0	0 0	0 0	273 14%
Opolskie	55 1%	0 0	0 0	0 0	55 3%
Podkarpackie	109 1%	0 0	0 0	0 0	109 5%
Podlaskie	63 1%	0 0	0 0	0 0	63 3%
Pomorskie	118 1%	0 0	0 0	0 0	118 6%
Śląskie	247 3%	0 0	0 0	0 0	247 12%
Świętokrzyskie	67 1%	0 0	0 0	0 0	67 3%

D3\_PL. What region do you live in?

	Total	UK	France	Italy	Poland
TOTAL	8051	2019	2013	2013	2006
Warmińsko-mazurskie	74 1%	0 0	0 0	0 0	74 4%
Wielkopolskie	179 2%	0 0	0 0	0 0	179 9%
Zachodniopomorskie	89 1%	0 0	0 0	0 0	89 4%

DS1. Does looking at the list below remind you of any problems experienced in the last 12 months for which you feel you had a legitimate cause for complaint?

- Faulty goods or services
- Late or no delivery
- Billing issues
- Poor customer service
- Misleading information or advertising
- Guarantee or warranty not honoured
- No or inadequate compensation offered when something went wrong
- Problems cancelling a contract

	Total	UK	France	Italy	Poland
TOTAL	8051	2019	2013	2013	2006
Yes	5040 63%	1250 62%	1139 57%	1303 65%	1349 67%
No	3006 37%	767 38%	873 43%	710 35%	656 33%
Don't know	5 0	2 0	1 0	0 0	2 0

DS2a. To help remind you about any problems you may have experienced, the list below outlines different types of goods or services. Please indicate all goods or services you have experienced a problem with in the last 12 months, either with the goods or services or the seller/provider. It doesn't matter whether or not you complained about the problem, but it must be something for which you had a legitimate cause for complaint.

FILTER: ASK DS2A IF 'NO' OR 'DK', CODE 2 OR 3, IN DS1

	Total	UK	France	Italy	Poland
TOTAL	3011	769	874	710	657
Mobile telephone services	318 11%	51 7%	69 8%	118 17%	79 12%
Electricity services	101 3%	14 2%	18 2%	41 6%	28 4%
Loans or credit	37 1%	3 0	12 1%	9 1%	13 2%
Credit cards	101 3%	25 3%	37 4%	25 4%	14 2%
Large household appliances	67 2%	18 2%	15 2%	20 3%	14 2%
Train services	152 5%	59 8%	46 5%	32 5%	15 2%
Clothing, footwear and bags	139 5%	37 5%	32 4%	26 4%	43 7%
Other goods or services	147 5%	36 5%	56 6%	34 5%	21 3%
Did not have any problem	2182 72%	573 74%	646 74%	469 66%	493 75%
AT LEAST ONE RELEVANT MARKET	551 18%	113 15%	139 16%	175 25%	123 19%
Don't know	9 0	2 0	1 0	1 0	5 1%

DS2b. Please look through the list below and indicate all goods or services you have experienced a problem with in the last 12 months, either with the goods or services or the seller/provider, for which you consider you had a legitimate cause for complaint.

FILTER: ASK DS2B IF 'YES', CODE 1, IN DS1

	Total	UK	France	Italy	Poland
TOTAL	5040	1250	1139	1303	1349
Mobile telephone services	1846 37%	302 24%	322 28%	682 52%	540 40%
Electricity services	731 15%	177 14%	91 8%	295 23%	169 13%
Loans or credit	294 6%	62 5%	43 4%	81 6%	108 8%
Credit cards	542 11%	120 10%	129 11%	174 13%	119 9%
Large household appliances	733 15%	180 14%	150 13%	194 15%	209 15%
Train services	697 14%	231 18%	153 13%	203 16%	109 8%
Clothing, footwear and bags	1406 28%	291 23%	211 18%	300 23%	604 45%
Other goods or services	2159 43%	615 49%	525 46%	506 39%	512 38%
Did not have any problem	196 4%	58 5%	42 4%	40 3%	56 4%
AT LEAST ONE RELEVANT MARKET	3204 64%	665 53%	618 54%	927 71%	993 74%
Don't know	4 0	0 0	1 0	1 0	2 0

DS3. With which of the goods or services listed below did you experience the most serious problem (i.e. that caused you the most trouble or cost)?

FILTER: THOSE WHO SELECTED ONLY ONE MARKET IN DS2 GO DIRECTLY TO THE CORRESPONDING MARKET MODULE.

THOSE WHO HAVE SELECTED SEVERAL MARKETS IN DS2 GO TO DS3 BELOW.

	Total	UK	France	Italy	Poland
TOTAL	1737	354	275	570	537
Mobile telephone services	595 34%	106 30%	95 35%	205 36%	189 35%
Electricity services	248 14%	51 14%	25 9%	123 22%	49 9%
Loans or credit	86 5%	17 5%	13 5%	26 5%	30 6%
Credit cards	172 10%	38 11%	39 14%	56 10%	39 7%
Large household appliances	220 13%	50 14%	41 15%	56 10%	73 14%
Train services	187 11%	53 15%	44 16%	60 11%	29 5%
Clothing, footwear and bags	228 13%	39 11%	18 7%	44 8%	127 24%
Don't know	0 0	0 0	0 0	0 0	0 0

DS2T. Incidence of problems per market

	Total	UK	France	Italy	Poland
TOTAL	8051	2019	2013	2013	2006
Total 'Incidence of problems with Mobile telephone services'	2164 27%	353 17%	392 19%	800 40%	619 31%
Total 'Incidence of problems with Electricity services'	832 10%	191 9%	109 5%	335 17%	197 10%
Total 'Incidence of problems with Loans, credits and Credit cards'	863 11%	183 9%	200 10%	251 12%	228 11%
Total 'Incidence of problems with Large household appliances'	800 10%	198 10%	165 8%	214 11%	223 11%
Total 'Incidence of problems with Train services'	849 11%	290 14%	199 10%	235 12%	124 6%
Total 'Incidence of problems with Clothing, footwear and bags'	1545 19%	328 16%	243 12%	326 16%	647 32%

QA1. You indicated you experienced a problem with mobile telephone services over the last 12 months.

What type of mobile telephone service did you have when you experienced the problem?

FILTER: ASK QA1 TO QA18 IF "MOBILE TELEPHONE SERVICES", CODE 1, IS THE ONLY CHOICE IN DS2A OR DS2B; OR "MOBILE TELEPHONE SERVICES", CODE 1, IN DS3; OR "MOBILE TELEPHONE SERVICES", CODE 1, IN QA18 OR QB18 OR QC18 OR QD18 OR QE18 OR QF18

	Total	UK	France	Italy	Poland
TOTAL	2113	345	392	783	593
Mobile telephone subscription including mobile Internet	1221 58%	238 69%	276 70%	391 50%	316 53%
Mobile telephone subscription without mobile Internet	306 14%	48 14%	61 16%	53 7%	144 24%
Prepaid SIM card or recharge card	394 19%	29 8%	13 3%	282 36%	70 12%
Other	192 9%	30 9%	42 11%	57 7%	63 11%
Don't know	0 0	0 0	0 0	0 0	0 0



QA2. When did you sign up to this mobile telephone service?

	Total	UK	France	Italy	Poland
TOTAL	2113	345	392	783	593
Less than 6 months ago	444 21%	71 21%	94 24%	155 20%	125 21%
6 months to less than 12 months ago	497 24%	76 22%	97 25%	161 21%	164 28%
12 months to less than 24 months ago	470 22%	91 26%	71 18%	163 21%	146 25%
2 years to less than 5 years ago	353 17%	55 16%	64 16%	161 21%	73 12%
5 years ago or more	347 16%	51 15%	66 17%	143 18%	86 15%
Total 'Less than 6 months ago'	444 21%	71 21%	94 24%	155 20%	125 21%
Total '6 months to less than 24 months'	967 46%	167 48%	167 43%	324 41%	309 52%
Total '2 years ago or more'	700 33%	106 31%	131 33%	304 39%	159 27%
Don't remember	1 0	1 0	0 0	0 0	0 0

QA3A. How much did/do you pay for this mobile telephone service (NOT including any over-/extra charges, if applicable)?

If you are not sure, please give an estimate.

Please indicate the amount paid on average in [NATIONAL CURRENCY] per month.

	Total	UK	France	Italy	Poland
TOTAL	2113	345	392	783	593
EUR 0 - EUR 14	757 36%	53 15%	61 16%	352 45%	290 49%
EUR 15 - EUR 24	464 22%	46 13%	80 21%	171 22%	167 28%
EUR 25 - EUR 39	396 19%	105 30%	76 19%	139 18%	76 13%
EUR 40 - EUR 59	230 11%	72 21%	65 17%	76 10%	17 3%
EUR 60 or more	168 8%	51 15%	66 17%	32 4%	19 3%
I didn't/don't pay for this service	97 5%	18 5%	42 11%	13 2%	24 4%
Don't Know	1 0	0 0	1 0	0 0	0 0
Average	27,7	40,4	42,5	22,8	17,8

QA4. How did you sign up to this mobile telephone service?

	Total	UK	France	Italy	Poland
TOTAL	2113	345	392	783	593
In person, at a shop or other sales point	1077 51%	151 44%	154 39%	473 60%	298 50%
Over the Internet, directly from the provider	523 25%	104 30%	154 39%	122 16%	143 24%
Over the Internet, through an intermediary (e.g. comparison website)	79 4%	22 6%	8 2%	27 3%	22 4%
By mail order, delivery and postal services	51 2%	3 1%	4 1%	4 1%	40 7%
By telephone	337 16%	60 17%	66 17%	141 18%	70 12%
Other	45 2%	5 1%	6 1%	16 2%	19 3%
TOTAL 'OVER THE INTERNET'	602 28%	126 37%	161 41%	149 19%	166 28%
TOTAL 'OTHER SALES CHANNELS'	1511 72%	219 63%	230 59%	634 81%	427 72%
Don't remember	0 0	0 0	0 0	0 0	0 0

QA5. Did you sign up to this mobile telephone service from a provider based in your country of residence, in another EU country, or outside the EU?

	Total	UK	France	Italy	Poland
TOTAL	2113	345	392	783	593
Provider based in my country of residence	1990 94%	335 97%	374 96%	715 91%	565 95%
Provider based in another EU country	101 5%	7 2%	12 3%	61 8%	21 4%
Provider based outside the EU	21 1%	3 1%	5 1%	7 1%	6 1%
I don't know where the provider is based	1 0	0 0	1 0	0 0	0 0

QA6. Which of the items below describe the problem with the mobile telephone service or with the provider you obtained it from?  
Mark all that apply.

	Total	UK	France	Italy	Poland
TOTAL	2113	345	392	783	593
QUALITY AND PROVISION OF SERVICE					
Mobile telephone connection of unsatisfactory quality ( <i>e.g. signal, coverage, etc.</i> )	773 37%	151 44%	124 32%	313 40%	185 31%
Phone provided with contract faulty or not as described	199 9%	39 11%	23 6%	60 8%	77 13%
Mobile telephone service provided late	148 7%	16 5%	28 7%	52 7%	52 9%
Poor customer service or after-sales service	426 20%	83 24%	89 23%	125 16%	129 22%
TARIFFS					
Unclear or complex tariffs	590 28%	55 16%	81 21%	262 33%	193 32%
BILLING AND PAYMENTS					
Bill incorrect ( <i>e.g. I was overcharged, wrong tariff applied or credit not reimbursed</i> )	594 28%	107 31%	100 26%	184 23%	203 34%
Bill not received/not accessible	113 5%	18 5%	18 4%	42 5%	35 6%
Disproportionate fees ( <i>e.g. for late payment</i> )	107 5%	13 4%	21 5%	32 4%	42 7%
MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES					
Misleading or incorrect indication of price ( <i>e.g. hidden charges</i> )	254 12%	34 10%	25 6%	97 12%	98 16%
Advertising was misleading	207 10%	18 5%	21 5%	98 12%	71 12%
Received false advice when signing the contract	181 9%	23 7%	31 8%	47 6%	80 13%

QA6. Which of the items below describe the problem with the mobile telephone service or with the provider you obtained it from?  
Mark all that apply.

	Total	UK	France	Italy	Poland
<b>TOTAL</b>	<b>2113</b>	<b>345</b>	<b>392</b>	<b>783</b>	<b>593</b>
Was put under pressure when signing up to the mobile telephone service or in case of late payment	67 3%	9 3%	4 1%	19 2%	36 6%
Was provided ( <i>other</i> ) services I didn't request	199 9%	6 2%	22 6%	112 14%	59 10%
<b>CONTRACTUAL ISSUES</b>					
Missing or incomplete information in the contract ( <i>e.g. duration, conditions for termination, identity of the provider, etc.</i> )	162 8%	13 4%	21 5%	68 9%	60 10%
Problems terminating my contract or switching tariff	282 13%	64 19%	47 12%	98 12%	73 12%
Contractual terms unfair or changed by service provider without my consent ( <i>e.g. increase in price</i> )	142 7%	16 5%	13 3%	61 8%	52 9%
Could not cancel the contract within the cooling-off period	74 3%	8 2%	13 3%	17 2%	36 6%
Contract was renewed without prior notice	62 3%	5 1%	8 2%	21 3%	28 5%
<b>SWITCHING PROVIDER</b>					
Problems switching to another provider	181 9%	25 7%	30 8%	86 11%	41 7%
Other problem	156 7%	27 8%	39 10%	47 6%	43 7%
Don't know	0 0	0 0	0 0	0 0	0 0
<b>TOTAL 'QUALITY AND PROVISION OF SERVICE'</b>	<b>1345</b> <b>64%</b>	<b>240</b> <b>70%</b>	<b>233</b> <b>59%</b>	<b>482</b> <b>62%</b>	<b>390</b> <b>66%</b>

QA6. Which of the items below describe the problem with the mobile telephone service or with the provider you obtained it from?  
Mark all that apply.

	Total	UK	France	Italy	Poland
TOTAL	2113	345	392	783	593
TOTAL 'TARIFFS'	590 28%	55 16%	81 21%	262 33%	193 32%
TOTAL 'BILLING AND PAYMENTS'	763 36%	125 36%	134 34%	239 31%	265 45%
TOTAL 'MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES'	750 35%	74 21%	98 25%	311 40%	267 45%
TOTAL 'CONTRACTUAL ISSUES'	593 28%	87 25%	89 23%	225 29%	192 32%
TOTAL 'SWITCHING PROVIDER'	181 9%	25 7%	30 8%	86 11%	41 7%

QA7A2. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the provider)?

Mark 0 if you did not pay any over-/extra charges or hidden fees.

If you are not sure, please give an estimate.

'The average is calculated based on all respondents who incurred over-/extra charges or hidden fees'

FILTER: ASK QA7A IF QA6 = 5 OR 7 OR 8 OR 18

	Total	UK	France	Italy	Poland
TOTAL	992	158	173	344	318
EUR 0	244 25%	35 22%	41 24%	83 24%	85 27%
EUR 1 - EUR 14	317 32%	33 21%	36 21%	118 34%	130 41%
EUR 15 - EUR 24	103 10%	9 6%	20 12%	40 12%	34 11%
EUR 25 - EUR 74	195 20%	44 28%	40 23%	65 19%	46 14%
More than EUR 75	131 13%	36 23%	35 20%	38 11%	22 7%
Don't Know	2 0	1 1%	0 0	0 0	1 0
Average	57,8	114,4	62	45,1	39,8



QA7A1. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the provider)?

Mark 0 if you did not pay any over-/extra charges or hidden fees.

If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QA7A IF QA6 = 5 OR 7 OR 8 OR 18

	Total	UK	France	Italy	Poland
TOTAL	2113	345	392	783	593
EUR 0	1364 65%	222 64%	260 66%	522 67%	361 61%
EUR 1 - EUR 14	317 15%	33 10%	36 9%	118 15%	130 22%
EUR 15 - EUR 24	103 5%	9 3%	20 5%	40 5%	34 6%
EUR 25 - EUR 74	195 9%	44 13%	40 10%	65 8%	46 8%
More than EUR 75	131 6%	36 10%	35 9%	38 5%	22 4%
Don't Know	2 0	1 0	0 0	0 0	1 0
Average	20,4	40,7	20,9	15	15,6

QA8. During the period the problem lasted to what extent could you use the mobile telephone service as intended?

FILTER: ASK QA8 IF QA6 = 1 OR 4 OR 9 OR 10 OR 18

	Total	UK	France	Italy	Poland
TOTAL	1510	231	248	584	447
Not at all	224 15%	54 23%	50 20%	70 12%	50 11%
Partly, with major difficulty	523 35%	69 30%	85 35%	227 39%	142 32%
Partly, with minor difficulty	380 25%	69 30%	42 17%	173 30%	96 22%
Fully	383 25%	39 17%	70 28%	114 20%	160 36%
TOTAL 'PARTLY'	903 60%	138 60%	127 51%	400 68%	238 53%
Don't know	0 0	0 0	0 0	0 0	0 0

QA9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	2113	345	392	783	593
Cancelled the mobile telephone service within the cooling-off period (14 days from when I signed up online)	45 2%	5 1%	12 3%	16 2%	12 2%
Terminated the mobile telephone service contract	343 16%	68 20%	58 15%	138 18%	79 13%
Signed up to an alternative provider	327 15%	65 19%	53 14%	138 18%	72 12%
Made a complaint to the provider	1081 51%	212 61%	167 43%	345 44%	358 60%
Withheld payment for the mobile telephone service	141 7%	27 8%	29 8%	47 6%	38 6%
Ask the provider for replacement or refund of the money I paid	382 18%	74 21%	78 20%	138 18%	93 16%
Asked the provider for compensation for damages or losses	158 7%	45 13%	41 11%	46 6%	26 4%
Made a complaint to a government body or consumer organisation	87 4%	22 6%	15 4%	21 3%	29 5%
Took the provider to an out-of-court dispute settlement/alternative dispute resolution body (ADR)	37 2%	9 3%	7 2%	13 2%	8 1%
Took the provider to court	10 0	2 1%	0 0	5 1%	3 1%
Other action	110 5%	12 3%	30 8%	32 4%	36 6%
Have not taken any action	222 10%	28 8%	48 12%	88 11%	57 10%

QA9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	2113	345	392	783	593
TOTAL 'TOOK THE PROVIDER TO COURT OR TO AN OUT-OF-COURT DISPUTE RESOLUTION BODY'	46 2%	10 3%	7 2%	18 2%	11 2%
	112 5%	28 8%	21 5%	29 4%	34 6%
TOTAL 'AT LEAST ONE ACTION'	1891 90%	317 92%	344 88%	695 89%	536 90%
Don't know	0 0	0 0	0 0	0 0	0 0

QA9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QA9BIS IF 'HAS NOT TAKEN ANY ACTION', QA9 = 12

	Total	UK	France	Italy	Poland
TOTAL	222	28	48	88	57
I was unlikely to get a satisfactory solution to the problem I encountered	85 38%	10 36%	16 33%	33 37%	26 45%
The sums involved were too small	45 20%	10 36%	7 15%	17 19%	10 18%
I did not know how or where to complain	19 9%	3 11%	3 6%	9 10%	4 8%
I was not sure of my rights as a consumer	15 7%	2 7%	2 4%	4 5%	7 13%
I thought it would take too long	14 6%	3 11%	4 8%	5 6%	2 3%
I tried to complain about other problems in the past but was not successful	10 4%	3 11%	1 2%	4 5%	2 3%
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	4 2%	2 7%	0 0	1 1%	1 1%
The complaints procedure was too complicated	6 3%	0 0	2 4%	3 3%	1 2%
Provider fixed problem on its own initiative	24 11%	2 7%	6 13%	12 14%	3 6%
I have not had the time yet	38 17%	6 21%	6 12%	17 19%	9 16%
Other	19 9%	1 4%	8 16%	5 6%	6 10%
Don't know	0 0	0 0	0 0	0 0	0 0

QA10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the provider, going to an alternative dispute resolution body or to court, replacing the mobile telephone service etc.?

The below average of consumer detriment is calculated for all respondents who have experienced a problem described as the first or second most serious problem.

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	2113	345	392	783	593
Less than 1 hour	330 16%	69 20%	62 16%	104 13%	95 16%
1 to 2 hours	547 26%	78 23%	118 30%	216 28%	135 23%
3 to 4 hours	499 24%	76 22%	89 23%	187 24%	146 25%
5 to 10 hours	267 13%	52 15%	38 10%	100 13%	77 13%
11 to 20 hours	136 6%	18 5%	25 6%	62 8%	31 5%
More than 20 hours	266 13%	45 13%	50 13%	88 11%	83 14%
No time lost	68 3%	7 2%	10 2%	26 3%	25 4%
Don't remember	0 0	0 0	0 0	0 0	0 0
Average	5,9	5,8	5,7	5,9	6,1
TOTAL 'AT LEAST SOME TIME LOST'	2045 97%	338 98%	382 98%	757 97%	568 96%

QA11. To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	2113	345	392	783	593
Not at all or only a little	174 8%	51 15%	35 9%	48 6%	40 7%
Moderately	753 36%	145 42%	154 39%	244 31%	209 35%
Quite a lot	787 37%	83 24%	146 37%	317 40%	241 41%
Extremely	400 19%	66 19%	57 14%	174 22%	104 17%
Don't know	0 0	0 0	0 0	0 0	0 0
TOTAL 'NOT AT ALL TO MODERATELY'	926 44%	196 57%	189 48%	292 37%	249 42%
TOTAL 'QUITE A LOT / EXTREMELY'	1187 56%	149 43%	203 52%	491 63%	344 58%

QA12A12. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the provider?

Please provide an estimate for the following possible cost items.

Costs of replacement mobile telephone service at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs of replacement mobile telephone service'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	2113	345	392	783	593
EUR 0	309 15%	27 8%	69 18%	154 20%	59 10%
EUR 1 - EUR 19	182 9%	14 4%	31 8%	79 10%	58 10%
EUR 20 - EUR 49	135 6%	22 6%	21 5%	71 9%	20 3%
EUR 50 - EUR 149	119 6%	30 9%	29 7%	39 5%	21 4%
More than EUR 150	41 2%	9 3%	11 3%	18 2%	3 0
Not relevant	954 45%	204 59%	145 37%	277 35%	327 55%
Don't remember	373 18%	39 11%	84 22%	145 19%	105 18%
Average	58,6	90,8	70,1	54,2	33,3



QA12A22. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the provider?  
Please provide an estimate for the following possible cost items.  
Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs related to court proceedings'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	2113	345	392	783	593
EUR 0	453 21%	38 11%	98 25%	228 29%	90 15%
EUR 1 - EUR 19	33 2%	7 2%	2 1%	15 2%	9 1%
EUR 20 - EUR 49	21 1%	4 1%	6 2%	7 1%	4 1%
EUR 50 - EUR 149	30 1%	6 2%	6 2%	12 2%	6 1%
More than EUR 150	16 1%	4 1%	1 0	10 1%	1 0
Not relevant	1277 60%	259 75%	213 54%	377 48%	428 72%
Don't remember	282 13%	27 8%	66 17%	134 17%	55 9%
Average	99,7	122,3	54,8	129,7	43,8

QA12A32. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the provider?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred other extra costs'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	2113	345	392	783	593
EUR 0	318 15%	21 6%	77 20%	167 21%	53 9%
EUR 1 - EUR 19	323 15%	41 12%	43 11%	95 12%	145 24%
EUR 20 - EUR 49	111 5%	26 8%	25 6%	36 5%	24 4%
EUR 50 - EUR 149	75 4%	13 4%	21 5%	27 3%	14 2%
More than EUR 150	15 1%	6 2%	4 1%	4 1%	1 0
Not relevant	876 41%	188 54%	135 34%	310 40%	243 41%
Don't remember	393 19%	50 15%	86 22%	144 18%	113 19%
Average	36,1	89,3	33,8	30,6	17,2

QA12AT2. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who incurred costs trying to sort out the problem'

INDICATE TOTAL AMOUNT

	Total	UK	France	Italy	Poland
TOTAL	2113	345	392	783	593
EUR 0	1144 54%	207 60%	200 51%	404 52%	333 56%
EUR 1 - EUR 19	328 16%	30 9%	48 12%	107 14%	143 24%
EUR 20 - EUR 49	194 9%	36 10%	31 8%	92 12%	35 6%
EUR 50 - EUR 149	173 8%	34 10%	40 10%	58 7%	41 7%
More than EUR 150	78 4%	17 5%	22 6%	34 4%	6 1%
Not relevant	0 0	0 0	0 0	0 0	0 0
Don't remember	195 9%	21 6%	51 13%	88 11%	35 6%
Average	73,5	145,9	74,1	75,2	33,2

QA12A11. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the provider?

Please provide an estimate for the following possible cost items.

Costs of replacement mobile telephone service at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	2113	345	392	783	593
EUR 0	1263 60%	231 67%	215 55%	431 55%	386 65%
EUR 1 - EUR 19	182 9%	14 4%	31 8%	79 10%	58 10%
EUR 20 - EUR 49	135 6%	22 6%	21 5%	71 9%	20 3%
EUR 50 - EUR 149	119 6%	30 9%	29 7%	39 5%	21 4%
More than EUR 150	41 2%	9 3%	11 3%	18 2%	3 0
Not relevant	0 0	0 0	0 0	0 0	0 0
Don't remember	373 18%	39 11%	84 22%	145 19%	105 18%
Average	16,1	22,3	21,2	17,6	7

QA12A21. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the provider?

Please provide an estimate for the following possible cost items.

Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	2113	345	392	783	593
EUR 0	1731 82%	297 86%	311 79%	605 77%	518 87%
EUR 1 - EUR 19	33 2%	7 2%	2 1%	15 2%	9 1%
EUR 20 - EUR 49	21 1%	4 1%	6 2%	7 1%	4 1%
EUR 50 - EUR 149	30 1%	6 2%	6 2%	12 2%	6 1%
More than EUR 150	16 1%	4 1%	1 0	10 1%	1 0
Not relevant	0 0	0 0	0 0	0 0	0 0
Don't remember	282 13%	27 8%	66 17%	134 17%	55 9%
Average	5,5	8,1	2,5	8,8	1,6

QA12A31. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the provider?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	2113	345	392	783	593
EUR 0	1194 57%	209 61%	213 54%	477 61%	296 50%
EUR 1 - EUR 19	323 15%	41 12%	43 11%	95 12%	145 24%
EUR 20 - EUR 49	111 5%	26 8%	25 6%	36 5%	24 4%
EUR 50 - EUR 149	75 4%	13 4%	21 5%	27 3%	14 2%
More than EUR 150	15 1%	6 2%	4 1%	4 1%	1 0
Not relevant	0 0	0 0	0 0	0 0	0 0
Don't remember	393 19%	50 15%	86 22%	144 18%	113 19%
Average	11	26,1	10,3	7,7	6,6

QA12AT1. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'  
 'Not relevant' is counted as zero'

INDICATE TOTAL AMOUNT

	Total	UK	France	Italy	Poland
TOTAL	2113	345	392	783	593
EUR 0	1144 54%	207 60%	200 51%	404 52%	333 56%
EUR 1 - EUR 19	328 16%	30 9%	48 12%	107 14%	143 24%
EUR 20 - EUR 49	194 9%	36 10%	31 8%	92 12%	35 6%
EUR 50 - EUR 149	173 8%	34 10%	40 10%	58 7%	41 7%
More than EUR 150	78 4%	17 5%	22 6%	34 4%	6 1%
Not relevant	0 0	0 0	0 0	0 0	0 0
Don't remember	195 9%	21 6%	51 13%	88 11%	35 6%
Average	29,7	52,7	30,7	31,4	13,4

QA13. You indicated a price of [INSERT AMOUNT PAID FROM QA3] per month for the mobile telephone service.

What is the most you would now pay per month for this mobile telephone service taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress?

FILTER: ASK QA13 IF [AMOUNT FROM QA3A]=TRUE OR IF QA3A=9999999

	Total	UK	France	Italy	Poland
TOTAL	2016	327	350	770	569
Would pay the same price again	644 32%	123 38%	128 37%	247 32%	145 25%
Would pay three quarters of the price	361 18%	64 20%	63 18%	136 18%	98 17%
Would pay half the price	443 22%	66 20%	60 17%	172 22%	145 25%
Would pay one quarter of the price	91 5%	10 3%	14 4%	42 5%	26 5%
Wouldn't sign up for it again	477 24%	64 20%	84 24%	173 22%	156 27%
Don't know	1 0	0 0	1 0	0 0	0 0



QA14. Which of these, if any, has the provider done so far in response to the problem?

Mark all that apply.

FILTER: ASK QA14 IF QA9 = CODES 1 TO 11

	Total	UK	France	Italy	Poland
TOTAL	1891	317	344	695	536
Acknowledged problem	643 34%	140 44%	130 38%	165 24%	209 39%
Investigating problem	447 24%	88 28%	43 12%	152 22%	164 31%
Gave a satisfactory explanation	259 14%	58 18%	26 7%	75 11%	100 19%
Gave an unsatisfactory explanation	476 25%	82 26%	72 21%	202 29%	120 22%
Fixed/repaired the mobile telephone service	292 15%	49 15%	41 12%	96 14%	106 20%
Provided a new tariff or contract	162 9%	31 10%	15 4%	60 9%	56 10%
Gave a partial or full refund of the money I paid	305 16%	58 18%	52 15%	89 13%	107 20%
Gave credit note or voucher	73 4%	18 6%	27 8%	16 2%	11 2%
Gave compensation for damages or losses	65 3%	18 6%	18 5%	14 2%	15 3%
Other	50 3%	10 3%	11 3%	11 2%	18 3%
TOTAL 'AT LEAST ONE ACTION'	1638 87%	277 87%	291 85%	593 85%	478 89%
TOTAL 'GAVE REIMBURSEMENT OR COMPENSATION'	410 22%	89 28%	83 24%	110 16%	128 24%

QA14. Which of these, if any, has the provider done so far in response to the problem?

Mark all that apply.

FILTER: ASK QA14 IF QA9 = CODES 1 TO 11

	Total	UK	France	Italy	Poland
TOTAL	1891	317	344	695	536
Has done nothing	251 13%	40 13%	52 15%	102 15%	57 11%
Don't know	2 0	0 0	1 0	0 0	1 0

QA15A2. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the provider?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who received reimbursement of compensation'

FILTER: ASK QA15A IF QA14 = 7 OR 8 OR 9

	Total	UK	France	Italy	Poland
TOTAL	410	89	83	110	128
EUR 0	11 3%	3 3%	0 0	2 2%	6 5%
EUR 1 - EUR 9	100 25%	8 9%	7 8%	31 28%	55 43%
EUR 10 - EUR 49	196 48%	48 54%	41 49%	48 44%	59 46%
EUR 50 - EUR 99	45 11%	15 17%	22 26%	6 5%	3 2%
EUR 100 or more	57 14%	15 17%	14 17%	23 21%	5 4%
Don't Know	1 0	0 0	0 0	0 0	1 1%
Average	50,2	91,2	52,8	49,1	20,1

QA15A1. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the provider?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QA15A IF QA14 = 7 OR 8 OR 9

	Total	UK	France	Italy	Poland
TOTAL	2113	345	392	783	593
EUR 0	1714 81%	259 75%	309 79%	675 86%	471 79%
EUR 1 - EUR 9	100 5%	8 2%	7 2%	31 4%	55 9%
EUR 10 - EUR 49	196 9%	48 14%	41 10%	48 6%	59 10%
EUR 50 - EUR 99	45 2%	15 4%	22 5%	6 1%	3 0
EUR 100 or more	57 3%	15 4%	14 4%	23 3%	5 1%
Don't Know	1 0	0 0	0 0	0 0	1 0
Average	9,4	22,7	11,2	6,8	4,1

QA16. To what extent has the problem been resolved?

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	2113	345	392	783	593
Fully resolved	967 46%	180 52%	183 47%	326 42%	278 47%
Partly resolved	481 23%	60 17%	79 20%	192 25%	150 25%
Not yet resolved but I was informed that the investigation is ongoing	175 8%	30 9%	32 8%	69 9%	44 7%
Not yet resolved and I have not received any reply	217 10%	35 10%	48 12%	93 12%	42 7%
Not resolved and I decided not to do anything about it	272 13%	40 12%	50 13%	103 13%	79 13%
Don't know	1 0	0 0	1 0	0 0	0 0

QA17A. How long did the problem last until it was fully resolved?

FILTER: ASK QA17A IF QA16 = 1

	Total	UK	France	Italy	Poland
TOTAL	967	180	183	326	278
Less than one day	158 16%	26 14%	39 21%	61 19%	32 12%
One day to less than a week	316 33%	55 31%	55 30%	118 36%	88 32%
One week to less than one month	259 27%	49 27%	44 24%	79 24%	87 31%
One month to less than three months	141 15%	31 17%	30 17%	36 11%	44 16%
Three months to less than six months	63 6%	11 6%	10 6%	20 6%	21 8%
Six months to less than a year	23 2%	6 3%	3 2%	10 3%	4 2%
A year or more	7 1%	2 1%	1 0	2 1%	2 1%
Don't remember	0 0	0 0	0 0	0 0	0 0
TOTAL 'LESS THAN A MONTH'	733 76%	130 72%	138 76%	258 79%	207 74%
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	204 21%	42 23%	41 22%	56 17%	65 23%
TOTAL 'SIX MONTHS OR MORE'	30 3%	8 4%	4 2%	12 4%	6 2%

QA17B. How long did the problem last until it was partly resolved?

FILTER: ASK QA17B IF QA16 = 2

	Total	UK	France	Italy	Poland
TOTAL	481	60	79	192	150
Less than one day	26 5%	4 7%	6 8%	10 5%	6 4%
One day to less than a week	129 27%	15 25%	25 31%	53 28%	37 24%
One week to less than one month	178 37%	19 32%	23 30%	76 40%	59 40%
One month to less than three months	92 19%	11 18%	12 15%	36 19%	33 22%
Three months to less than six months	29 6%	6 10%	8 10%	8 4%	7 5%
Six months to less than a year	14 3%	3 5%	1 1%	6 3%	4 3%
A year or more	12 2%	2 3%	4 4%	3 2%	3 2%
Don't remember	0 0	0 0	0 0	0 0	0 0
TOTAL 'LESS THAN A MONTH'	333 69%	38 63%	54 69%	139 72%	102 68%
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	122 25%	17 28%	20 26%	44 23%	41 27%
TOTAL 'SIX MONTHS OR MORE'	26 5%	5 8%	5 6%	9 5%	7 5%

QA17C. How long has the problem lasted so far?

FILTER: ASK QA17C IF QA16 = 3 OR 4

	Total	UK	France	Italy	Poland
TOTAL	392	65	79	162	86
Less than one day	8 2%	2 3%	1 1%	1 1%	4 4%
One day to less than a week	30 8%	8 12%	6 7%	9 6%	7 8%
One week to less than one month	66 17%	15 23%	17 22%	26 16%	7 9%
One month to less than three months	112 28%	10 15%	28 36%	49 30%	24 28%
Three months to less than six months	74 19%	14 22%	13 16%	30 19%	17 20%
Six months to less than a year	59 15%	6 9%	8 10%	32 20%	13 15%
A year or more	44 11%	10 15%	6 7%	15 9%	14 16%
Don't remember	0 0	0 0	0 0	0 0	0 0
TOTAL 'LESS THAN A MONTH'	103 26%	25 38%	24 31%	36 22%	18 21%
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	185 47%	24 37%	41 52%	79 49%	41 48%
TOTAL 'SIX MONTHS OR MORE'	103 26%	16 25%	14 17%	47 29%	26 31%



QA17D. How long did the problem last until you decided not to do anything about it?

FILTER: ASK QA17D IF QA16 = 5

	Total	UK	France	Italy	Poland
TOTAL	272	40	50	103	79
Less than one day	21 8%	2 5%	6 12%	9 9%	4 5%
One day to less than a week	51 19%	5 13%	14 27%	25 24%	7 9%
One week to less than one month	55 20%	9 22%	7 13%	20 19%	19 24%
One month to less than three months	48 18%	8 20%	8 16%	18 17%	14 18%
Three months to less than six months	26 10%	5 13%	5 9%	8 8%	9 11%
Six months to less than a year	34 13%	3 8%	7 14%	10 10%	14 18%
A year or more	38 14%	8 20%	4 8%	13 13%	13 16%
Don't remember	0 0	0 0	0 0	0 0	0 0
TOTAL 'LESS THAN A MONTH'	126 46%	16 40%	26 52%	54 52%	29 37%
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	74 27%	13 33%	13 25%	26 25%	23 29%
TOTAL 'SIX MONTHS OR MORE'	72 27%	11 28%	11 22%	23 22%	27 34%

QA17T. Duration of the problem

	Total	UK	France	Italy	Poland
<b>TOTAL</b>	<b>2112</b>	<b>345</b>	<b>391</b>	<b>783</b>	<b>593</b>
Less than one day	213 10%	34 10%	52 13%	81 10%	46 8%
One day to less than a week	526 25%	83 24%	99 25%	205 26%	139 23%
One week to less than one month	557 26%	92 27%	92 23%	201 26%	172 29%
One month to less than three months	393 19%	60 17%	79 20%	139 18%	116 20%
Three months to less than six months	192 9%	36 10%	36 9%	66 8%	54 9%
Six months to less than a year	130 6%	18 5%	19 5%	58 7%	35 6%
A year or more	100 5%	22 6%	14 4%	33 4%	31 5%
Don't remember	0 0	0 0	0 0	0 0	0 0
<b>TOTAL 'LESS THAN A MONTH'</b>	<b>1296</b> <b>61%</b>	<b>209</b> <b>61%</b>	<b>243</b> <b>62%</b>	<b>487</b> <b>62%</b>	<b>357</b> <b>60%</b>
<b>TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'</b>	<b>586</b> <b>28%</b>	<b>96</b> <b>28%</b>	<b>115</b> <b>29%</b>	<b>205</b> <b>26%</b>	<b>170</b> <b>29%</b>
<b>TOTAL 'SIX MONTHS OR MORE'</b>	<b>231</b> <b>11%</b>	<b>40</b> <b>12%</b>	<b>33</b> <b>9%</b>	<b>91</b> <b>12%</b>	<b>66</b> <b>11%</b>

QA18. Thank you for reporting on your most serious problem.

With which of the goods or services listed below did you experience your SECOND most serious problem (i.e. that caused you the second most trouble or cost) in the last 12 months?

If your second most serious problem is with the same type of goods or services as your most serious problem, please select this category again.

This is the final problem we ask you to provide information on.

	Total	UK	France	Italy	Poland
TOTAL	1509	250	303	547	409
Mobile telephone services	79 5%	8 3%	15 5%	41 7%	15 4%
Electricity services	134 9%	15 6%	19 6%	72 13%	29 7%
Loans or credit	51 3%	7 3%	8 3%	20 4%	17 4%
Credit cards	105 7%	25 10%	19 6%	37 7%	25 6%
Large household appliances	86 6%	9 4%	22 7%	30 5%	24 6%
Train services	82 5%	32 13%	16 5%	25 5%	10 2%
Clothing, footwear and bags	192 13%	28 11%	21 7%	43 8%	100 24%
Did not have another problem with these goods and services	775 51%	126 50%	184 61%	276 51%	189 46%
Don't know	4 0	0 0	0 0	3 1%	1 0

QB1. You indicated you experienced a problem with electricity services over the last 12 months.  
 What type of electricity service did you have when you experienced the problem?

FILTER: ASK QB1 TO QB18 IF "ELECTRICITY SERVICES", CODE 2, IS THE ONLY CHOICE IN DS2A OR DS2B; OR "ELECTRICITY SERVICES", CODE 1, IN DS3; OR "ELECTRICITY SERVICES", CODE 1, IN QA18 OR QB18 OR QC18 OR QD18 OR QE18 OR QF18

	Total	UK	France	Italy	Poland
TOTAL	779	183	107	322	168
Electricity subscription ( <i>with regular payments</i> )	399 51%	72 39%	50 47%	182 57%	95 57%
Prepaid electricity ( <i>with payment upfront</i> )	145 19%	36 20%	23 22%	34 11%	51 31%
Electricity as part of a bundle with other services, e.g. gas, water, insurance etc. ( <i>subscription</i> )	138 18%	49 27%	18 17%	60 19%	11 7%
Electricity as part of a bundle with other services, e.g. gas, water, insurance etc. ( <i>prepaid</i> )	40 5%	13 7%	5 4%	17 5%	5 3%
Other	57 7%	13 7%	10 10%	29 9%	5 3%
Don't know	0 0	0 0	0 0	0 0	0 0

QB2. When did you sign up to this electricity service?

	Total	UK	France	Italy	Poland
TOTAL	779	183	107	322	168
Less than 6 months ago	137 18%	29 16%	20 19%	64 20%	24 15%
6 months to less than 12 months ago	184 24%	49 27%	27 25%	79 25%	29 18%
12 months to less than 24 months ago	161 21%	45 25%	15 14%	76 24%	26 15%
2 years to less than 5 years ago	126 16%	23 13%	15 14%	56 17%	33 19%
5 years ago or more	170 22%	37 20%	31 29%	47 15%	55 33%
Don't remember	0 0	0 0	0 0	0 0	0 0
Total 'Less than 6 months ago'	137 18%	29 16%	20 19%	64 20%	24 15%
Total '6 months to less than 24 months'	346 44%	94 51%	41 39%	155 48%	55 33%
Total '2 years ago or more'	296 38%	60 33%	46 43%	103 32%	88 52%

QB3A. How much did/do you pay for this electricity service (NOT including any over-/extra charges if applicable)?

If you are not sure, please give an estimate.

Please indicate the amount paid on average in [NATIONAL CURRENCY] per month:

	Total	UK	France	Italy	Poland
TOTAL	779	183	107	322	168
EUR 0 - EUR 39	272 35%	29 16%	24 23%	99 31%	120 71%
EUR 40 - EUR 69	182 23%	42 23%	17 16%	100 31%	22 13%
EUR 70 - EUR 99	86 11%	26 14%	12 11%	45 14%	3 2%
EUR 100 or more	154 20%	59 32%	32 30%	58 18%	6 3%
I didn't/don't pay for this service	82 10%	27 15%	21 19%	18 6%	16 9%
Don't know	4 0	0 0	1 1%	2 1%	1 0
Average	83	70,7	88,2	62,8	133

QB4. How did you sign up to this electricity service?

	Total	UK	France	Italy	Poland
TOTAL	779	183	107	322	168
In person, at a shop or other sales point	167 21%	15 8%	14 13%	74 23%	64 38%
Over the Internet, directly from the supplier	167 21%	53 29%	20 18%	60 19%	34 20%
Over the Internet, through an intermediary (e.g. comparison website)	81 10%	38 21%	14 13%	18 6%	12 7%
By mail order, delivery and postal services	39 5%	9 5%	4 4%	17 5%	9 5%
By telephone	206 26%	45 25%	42 39%	102 32%	18 11%
From a salesperson visiting the home	71 9%	5 3%	5 5%	41 13%	20 12%
Other	48 6%	18 10%	9 9%	10 3%	11 6%
Don't remember	0 0	0 0	0 0	0 0	0 0
<b>TOTAL 'OVER THE INTERNET'</b>	<b>248 32%</b>	<b>91 50%</b>	<b>33 31%</b>	<b>78 24%</b>	<b>46 27%</b>
<b>TOTAL 'OTHER SALES CHANNELS'</b>	<b>532 68%</b>	<b>92 50%</b>	<b>74 69%</b>	<b>244 76%</b>	<b>122 73%</b>

QB6. Which of the items below describe the problem with the electricity service or with the supplier you obtained it from?  
Mark all that apply.

	Total	UK	France	Italy	Poland
TOTAL	779	183	107	322	168
<b>CUSTOMER SERVICE</b>					
Poor customer or after-sales service	288 37%	85 46%	39 36%	106 33%	58 35%
<b>TARIFFS</b>					
Unclear or complex tariffs	285 37%	43 23%	32 30%	150 47%	60 36%
<b>BILLING AND PAYMENTS</b>					
Bill incorrect (e.g. inaccurate estimates of my consumption, I was overcharged or credit not reimbursed)	264 34%	87 48%	24 22%	102 32%	51 31%
Was charged for services I didn't purchase (e.g. extra options or bundled services)	105 13%	22 12%	13 12%	44 14%	25 15%
Disproportionate fees (e.g. for late payment)	60 8%	10 5%	6 5%	27 8%	17 10%
Had to pay an extra fee for reconnection to electricity supply after being disconnected	29 4%	8 4%	5 4%	10 3%	6 4%
<b>MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES</b>					
Misleading or incorrect indication of price (e.g. hidden charges)	112 14%	13 7%	5 5%	66 20%	28 17%
Received false advice or advertising was misleading	80 10%	8 4%	9 8%	35 11%	28 17%
Was put under pressure when signing up to the electricity service or in case of late payment	36 5%	1 1%	3 3%	19 6%	13 8%
<b>CONTRACTUAL ISSUES</b>					
Missing or incomplete information in the contract (e.g. duration, condition for termination, identity of the supplier, etc.)	51 7%	3 2%	2 2%	26 8%	21 12%



QB6. Which of the items below describe the problem with the electricity service or with the supplier you obtained it from?  
Mark all that apply.

	Total	UK	France	Italy	Poland
TOTAL	779	183	107	322	168
Problems terminating my contract or switching tariff	90 11%	22 12%	6 6%	44 14%	18 11%
	44 6%	8 4%	4 4%	21 7%	11 6%
Could not cancel the contract within the cooling-off period	28 4%	3 2%	2 2%	13 4%	10 6%
Contract was renewed without prior notice	16 2%	2 1%	0 0	8 2%	6 4%
SWITCHING SUPPLIER					
Problems switching to another supplier	83 11%	23 13%	3 3%	39 12%	18 11%
Other problem	96 12%	19 10%	21 20%	27 8%	29 17%
Don't know	0 0	0 0	0 0	0 0	0 0
TOTAL 'CUSTOMER SERVICE'	288 37%	85 46%	39 36%	106 33%	58 35%
TOTAL 'TARIFFS'	285 37%	43 23%	32 30%	150 47%	60 36%
TOTAL 'BILLING AND PAYMENTS'	406 52%	115 63%	42 39%	158 49%	91 54%
TOTAL 'MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES'	198 25%	20 11%	15 14%	106 33%	57 34%
TOTAL 'CONTRACTUAL ISSUES'	192 25%	35 19%	14 13%	94 29%	49 29%

QB6. Which of the items below describe the problem with the electricity service or with the supplier you obtained it from?  
Mark all that apply.

	Total	UK	France	Italy	Poland
TOTAL	779	183	107	322	168
TOTAL 'SWITCHING SUPPLIER'	83 11%	23 13%	3 3%	39 12%	18 11%

QB7A2. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the supplier)? Mark 0 if you did not pay any over-/extra charges or hidden fees. If you are not sure, please give an estimate.

'The average is calculated based on all respondents who incurred over-/extra charges or hidden fees'

FILTER: ASK QB7A IF QB6 = 3 OR 4 OR 5 OR 6 OR 7 OR 12 OR 16

	Total	UK	France	Italy	Poland
TOTAL	539	136	68	211	125
EUR 0	176 33%	49 36%	19 29%	57 27%	50 40%
EUR 1 - EUR 9	27 5%	2 1%	0 0	3 1%	22 17%
EUR 10 - EUR 24	51 9%	5 4%	5 7%	30 14%	11 9%
EUR 25 - EUR 99	151 28%	42 31%	17 24%	65 31%	28 22%
More than EUR 100	128 24%	38 28%	25 37%	55 26%	10 8%
Don't know	7 1%	0 0	2 3%	1 0	4 3%
Average	198,8	336	307,5	155,1	53,8

QB7A1. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the supplier)? Mark 0 if you did not pay any over-/extra charges or hidden fees. If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QB7A IF QB6 = 3 OR 4 OR 5 OR 6 OR 7 OR 12 OR 16

	Total	UK	France	Italy	Poland
TOTAL	779	183	107	322	168
EUR 0	416 53%	96 52%	59 55%	168 52%	93 56%
EUR 1 - EUR 9	27 3%	2 1%	0 0	3 1%	22 13%
EUR 10 - EUR 24	51 7%	5 3%	5 5%	30 9%	11 7%
EUR 25 - EUR 99	151 19%	42 23%	17 15%	65 20%	28 17%
More than EUR 100	128 16%	38 21%	25 23%	55 17%	10 6%
Don't know	7 1%	0 0	2 2%	1 0	4 2%
Average	91,8	159,8	134,9	74	23,2

QB8. During the period the problem lasted to what extent could you use the electricity service as intended?

FILTER: ASK QB8 IF QB6 = 2 OR 6 OR 8 OR 16

	Total	UK	France	Italy	Poland
TOTAL	408	69	57	183	100
Not at all	38 9%	8 12%	4 7%	15 8%	11 11%
Partly, with major difficulty	77 19%	13 19%	14 24%	39 21%	12 12%
Partly, with minor difficulty	49 12%	8 12%	5 9%	34 19%	3 3%
Fully	244 60%	40 58%	34 60%	95 52%	74 75%
Don't know	0 0	0 0	0 0	0 0	0 0
TOTAL 'PARTLY'	127 31%	21 30%	19 33%	73 40%	14 14%

QB9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	779	183	107	322	168
Cancelled the electricity service within the cooling-off period (14 days from when I signed up online)	17 2%	2 1%	2 2%	7 2%	5 3%
Terminated the electricity contract	126 16%	41 22%	10 9%	53 16%	22 13%
Signed up to an alternative supplier	174 22%	47 26%	12 11%	94 29%	21 13%
Got the electricity service repaired at my own expense	61 8%	10 5%	11 10%	27 8%	13 8%
Withheld payment for the electricity service	83 11%	20 11%	12 12%	35 11%	15 9%
Made a complaint to the supplier	316 41%	96 52%	31 29%	100 31%	89 53%
Asked the supplier for repair or refund of the money I paid	120 15%	35 19%	28 26%	40 12%	18 11%
Made a complaint to a government body or consumer organisation	51 7%	13 7%	5 5%	25 8%	8 5%
Took the supplier to an out-of-court dispute settlement/alternative dispute resolution body (ADR)	12 1%	2 1%	0 0	7 2%	3 2%
Took the supplier to court	5 1%	1 1%	0 0	2 1%	2 1%
Other action	29 4%	5 3%	10 9%	8 2%	6 3%
Have not taken any action	77 10%	11 6%	16 15%	35 11%	16 9%

QB9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	779	183	107	322	168
Don't know	0	0	0	0	0
	16	3	0	8	5
	2%	2%	0	2%	3%
TOTAL 'MADE A COMPLAINT TO A GOVERNMENT BODY OR CONSUMER ORGANISATION OR TOOK THE PROVIDER TO AN OUT-OF-COURT DISPUTE RESOLUTION BODY'	61	15	5	31	10
	8%	8%	5%	10%	6%
TOTAL 'AT LEAST ONE ACTION'	702	172	91	287	152
	90%	94%	85%	89%	91%

QB9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QB9BIS IF 'HAS NOT TAKEN ANY ACTION', QB9 = 12

	Total	UK	France	Italy	Poland
TOTAL	77	11	16	35	16
I was unlikely to get a satisfactory solution to the problem I encountered	28 36%	2 18%	6 37%	11 31%	9 55%
The sums involved were too small	13 17%	2 18%	8 50%	2 6%	2 11%
I did not know how or where to complain	10 13%	3 27%	3 18%	3 8%	1 5%
I was not sure of my rights as a consumer	9 12%	1 9%	2 13%	3 9%	3 22%
I thought it would take too long	7 9%	1 9%	3 18%	2 6%	1 5%
I tried to complain about other problems in the past but was not successful	2 2%	1 9%	0 0	0 0	1 5%
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	2 2%	0 0	0 0	1 3%	1 5%
The complaints procedure was too complicated	4 5%	0 0	2 12%	1 3%	1 5%
Supplier fixed problem on its own initiative	20 25%	2 18%	3 18%	11 32%	4 23%
I have not had the time yet	9 11%	0 0	0 0	7 20%	2 11%
Other	3 4%	1 9%	2 13%	0 0	0 0
Don't know	0 0	0 0	0 0	0 0	0 0



QB10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the supplier, going to an alternative dispute resolution body or to court, looking for an alternative etc.?

The below average of consumer detriment is calculated for all respondents who have experienced a problem described as the first or second most serious problem.

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	779	183	107	322	168
No time lost	20 3%	3 2%	4 4%	8 2%	5 3%
Less than 1 hour	98 13%	23 13%	19 17%	26 8%	30 18%
1 to 2 hours	207 27%	54 30%	33 31%	83 26%	37 22%
3 to 4 hours	206 26%	48 26%	25 23%	92 29%	41 25%
5 to 10 hours	125 16%	32 17%	14 13%	49 15%	30 18%
11 to 20 hours	39 5%	5 3%	3 3%	25 8%	6 4%
More than 20 hours	85 11%	18 10%	10 9%	39 12%	18 11%
Don't remember	0 0	0 0	0 0	0 0	0 0
TOTAL 'AT LEAST SOME TIME LOST'	760 97%	180 98%	103 96%	314 98%	163 97%
Average	3,1	3	2,8	3,3	3

QB11. To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	779	183	107	322	168
Not at all or only a little	56 7%	19 10%	13 12%	11 3%	13 8%
Moderately	274 35%	77 42%	40 37%	101 31%	56 34%
Quite a lot	292 37%	58 32%	41 38%	119 37%	73 44%
Extremely	158 20%	29 16%	13 12%	91 28%	25 15%
Don't know	0 0	0 0	0 0	0 0	0 0
TOTAL 'NOT AT ALL TO MODERATELY'	330 42%	96 52%	53 49%	112 35%	70 42%
TOTAL 'QUITE A LOT / EXTREMELY'	449 58%	87 48%	55 51%	210 65%	98 58%

QB12A12. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the supplier?  
Please provide an estimate for the following possible cost items.  
Costs of repairs or replacement at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs of repairs or replacement'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	779	183	107	322	168
EUR 0	125 16%	20 11%	19 18%	69 21%	17 10%
EUR 1 - EUR 19	34 4%	9 5%	1 1%	14 4%	10 6%
EUR 20 - EUR 39	17 2%	4 2%	1 1%	8 2%	4 3%
EUR 40 - EUR 100	31 4%	8 4%	4 4%	13 4%	6 4%
EUR 100 or more	35 4%	8 4%	7 6%	18 6%	2 1%
Not relevant	385 49%	113 62%	48 44%	117 36%	107 64%
Don't remember	152 20%	21 11%	28 26%	83 26%	21 12%
Average	95,5	100,8	234,7	77,3	52,5

QB12A22. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the supplier?  
Please provide an estimate for the following possible cost items.  
Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs related to court proceedings'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	779	183	107	322	168
EUR 0	150 19%	23 13%	23 21%	82 25%	23 14%
EUR 1 - EUR 99	45 6%	16 9%	4 4%	17 5%	8 5%
EUR 100 - EUR 199	7 1%	1 1%	2 2%	3 1%	1 1%
EUR 200 or more	2 0	0 0	0 0	2 1%	0 0
Not relevant	436 56%	122 67%	53 50%	138 43%	123 73%
Don't remember	139 18%	21 11%	25 23%	80 25%	13 8%
Average	53,7	36,1	60,6	74,2	31,9

QB12A32. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the supplier?  
Please provide an estimate for the following possible cost items.  
Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred other extra costs'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	779	183	107	322	168
EUR 0	77 10%	12 7%	15 14%	38 12%	12 7%
EUR 1 - EUR 19	122 16%	26 14%	7 6%	40 12%	50 30%
EUR 20 - EUR 39	52 7%	14 8%	5 5%	25 8%	8 5%
EUR 40 - EUR 100	36 5%	12 7%	6 6%	13 4%	5 3%
More than EUR 100	27 3%	9 5%	4 4%	13 4%	1 0
Not relevant	267 34%	64 35%	41 38%	108 34%	53 32%
Don't remember	199 25%	46 25%	30 28%	85 26%	38 23%
Average	36,3	45,2	44,9	40,9	18,6

QB12AT2. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who incurred costs trying to sort out the problem'

INDICATE TOTAL AMOUNT

	Total	UK	France	Italy	Poland
TOTAL	779	183	107	322	168
EUR 0	388 50%	103 56%	55 51%	146 46%	84 50%
EUR 1 - EUR 19	103 13%	19 10%	7 6%	28 9%	49 29%
EUR 20 - EUR 39	55 7%	13 7%	5 4%	31 10%	6 4%
EUR 40 - EUR 100	62 8%	14 8%	6 6%	28 9%	14 8%
More than EUR 100	68 9%	21 12%	13 12%	30 9%	5 3%
Not relevant	0 0	0 0	0 0	0 0	0 0
Don't remember	103 13%	13 7%	22 20%	59 18%	10 6%
Average	78,8	94,1	143,2	80,8	35,7

QB12A11. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the supplier?

Please provide an estimate for the following possible cost items.

Costs of repairs or replacement at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	779	183	107	322	168
EUR 0	510 65%	133 73%	67 62%	186 58%	124 74%
EUR 1 - EUR 19	34 4%	9 5%	1 1%	14 4%	10 6%
EUR 20 - EUR 39	17 2%	4 2%	1 1%	8 2%	4 3%
EUR 40 - EUR 100	31 4%	8 4%	4 4%	13 4%	6 4%
EUR 100 or more	35 4%	8 4%	7 6%	18 6%	2 1%
Not relevant	0 0	0 0	0 0	0 0	0 0
Don't remember	152 20%	21 11%	28 26%	83 26%	21 12%
Average	17,8	18,1	37,6	17,1	8,1

QB12A21. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the supplier?

Please provide an estimate for the following possible cost items.

Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	779	183	107	322	168
EUR 0	586 75%	145 79%	76 71%	220 68%	146 87%
EUR 1 - EUR 99	45 6%	16 9%	4 4%	17 5%	8 5%
EUR 100 - EUR 199	7 1%	1 1%	2 2%	3 1%	1 1%
EUR 200 or more	2 0	0 0	0 0	2 1%	0 0
Not relevant	0 0	0 0	0 0	0 0	0 0
Don't remember	139 18%	21 11%	25 23%	80 25%	13 8%
Average	4,5	3,8	4,5	6,7	1,8



QB12A31. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the supplier?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	779	183	107	322	168
EUR 0	344 44%	76 42%	56 52%	146 45%	65 39%
EUR 1 - EUR 19	122 16%	26 14%	7 6%	40 12%	50 30%
EUR 20 - EUR 39	52 7%	14 8%	5 5%	25 8%	8 5%
EUR 40 - EUR 100	36 5%	12 7%	6 6%	13 4%	5 3%
More than EUR 100	27 3%	9 5%	4 4%	13 4%	1 0
Not relevant	0 0	0 0	0 0	0 0	0 0
Don't remember	199 25%	46 25%	30 28%	85 26%	38 23%
Average	14,8	20,1	12,4	15,6	9,2

QB12AT1. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

INDICATE TOTAL AMOUNT

	Total	UK	France	Italy	Poland
TOTAL	779	183	107	322	168
EUR 0	388 50%	103 56%	55 51%	146 46%	84 50%
EUR 1 - EUR 19	103 13%	19 10%	7 6%	28 9%	49 29%
EUR 20 - EUR 39	55 7%	13 7%	5 4%	31 10%	6 4%
EUR 40 - EUR 100	62 8%	14 8%	6 6%	28 9%	14 8%
More than EUR 100	68 9%	21 12%	13 12%	30 9%	5 3%
Not relevant	0 0	0 0	0 0	0 0	0 0
Don't remember	103 13%	13 7%	22 20%	59 18%	10 6%
Average	33,6	37,1	50,5	35,8	16,8

QB13. You indicated a price of [INSERT AMOUNT PAID FROM QB3] per [INSERT MONTH/TWO MONTHS/QUARTER/YEAR] for the electricity service. What is the most you would now pay per [INSERT MONTH/TWO MONTHS/QUARTER/YEAR] for this electricity service taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress?

FILTER: ASK QB13 IF [AMOUNT FROM QB3A1]=TRUE OR IF QB3A1=9999999

	Total	UK	France	Italy	Poland
TOTAL	698	156	86	304	152
Would pay the same price again	141 20%	28 18%	26 31%	50 16%	37 24%
Would pay three quarters of the price	133 19%	34 22%	20 23%	57 19%	22 15%
Would pay half the price	147 21%	21 13%	19 22%	76 25%	31 20%
Would pay one quarter of the price	43 6%	11 7%	2 2%	23 8%	7 5%
Wouldn't sign up for it again	232 33%	62 40%	18 21%	97 32%	55 36%
Don't know	1 0	0 0	0 0	1 0	0 0

QB14. Which of these, if any, has the supplier done so far in response to the problem?

Mark all that apply.

FILTER: ASK QB14 IF QB9 = CODES 1 TO 11

	Total	UK	France	Italy	Poland
TOTAL	702	172	91	287	152
Acknowledged problem	204 29%	61 35%	32 35%	50 17%	61 40%
Investigating problem	143 20%	49 28%	7 7%	53 18%	35 23%
Gave a satisfactory explanation	119 17%	33 19%	21 23%	35 12%	30 20%
Gave an unsatisfactory explanation	163 23%	44 26%	13 15%	74 26%	32 21%
Fixed the problem	153 22%	43 25%	20 22%	44 15%	47 31%
Provided a new tariff or contract	48 7%	9 5%	7 8%	18 6%	14 9%
Gave a partial or full refund of the money I paid	75 11%	27 16%	8 8%	25 9%	15 10%
Gave credit note or voucher	16 2%	7 4%	1 1%	7 2%	1 1%
Gave compensation for damages or losses	24 3%	12 7%	4 4%	6 2%	3 2%
Other	10 1%	3 2%	1 1%	3 1%	3 2%
Has done nothing	111 16%	17 10%	14 16%	65 23%	14 9%
Don't know	0 0	0 0	0 0	0 0	0 0

QB14. Which of these, if any, has the supplier done so far in response to the problem?

Mark all that apply.

FILTER: ASK QB14 IF QB9 = CODES 1 TO 11

	Total	UK	France	Italy	Poland
TOTAL	702	172	91	287	152
TOTAL 'GAVE REIMBURSEMENT OR COMPENSATION'	105 15%	43 25%	9 10%	36 13%	17 11%
	592 84%	155 90%	77 84%	222 77%	138 91%

QB15A2. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the supplier?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who received reimbursement of compensation'

FILTER: ASK QB15A IF QB14 = 7 OR 8 OR 9

	Total	UK	France	Italy	Poland
TOTAL	105	43	9	36	17
EUR 0	9 8%	3 7%	0 0	4 11%	2 10%
EUR 1 - EUR 19	6 6%	0 0	0 0	2 6%	4 26%
EUR 20 - EUR 39	22 20%	11 26%	3 30%	4 11%	4 22%
EUR 40 - EUR 99	27 26%	11 26%	1 9%	13 36%	3 15%
EUR 100 - EUR 199	25 23%	7 16%	4 40%	12 33%	2 11%
EUR 200 or more	16 15%	11 26%	1 11%	1 3%	3 16%
Don't know	1 1%	0 0	1 11%	0 0	0 0
Average	155,5	185,9	177,7	83	215,7

QB15A1. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the supplier?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QB15A IF QB14 = 7 OR 8 OR 9

	Total	UK	France	Italy	Poland
TOTAL	779	183	107	322	168
EUR 0	683 88%	143 78%	98 91%	290 90%	152 91%
EUR 1 - EUR 19	6 1%	0 0	0 0	2 1%	4 3%
EUR 20 - EUR 39	22 3%	11 6%	3 3%	4 1%	4 2%
EUR 40 - EUR 99	27 4%	11 6%	1 1%	13 4%	3 2%
EUR 100 - EUR 199	25 3%	7 4%	4 4%	12 4%	2 1%
EUR 200 or more	16 2%	11 6%	1 1%	1 0	3 2%
Don't know	1 0	0 0	1 1%	0 0	0 0
Average	19,1	40,6	14,2	8,3	19,6

QB16. To what extent has the problem been resolved?

	Total	UK	France	Italy	Poland
TOTAL	779	183	107	322	168
Fully resolved	327 42%	83 45%	40 37%	132 41%	72 43%
Partly resolved	174 22%	45 25%	27 25%	65 20%	37 22%
Not yet resolved but I was informed that the investigation is ongoing	101 13%	27 15%	16 15%	37 11%	21 12%
Not yet resolved and I have not received any reply	96 12%	15 8%	11 10%	52 16%	18 11%
Not resolved and I decided not to do anything about it	82 11%	13 7%	13 12%	36 11%	19 12%
Don't know	0 0	0 0	0 0	0 0	0 0



QB17A. How long did the problem last until it was fully resolved?

FILTER: ASK QB17A IF QB16 = 1

	Total	UK	France	Italy	Poland
TOTAL	327	83	40	132	72
Less than one day	39 12%	10 12%	10 24%	9 7%	11 15%
One day to less than a week	77 24%	12 15%	7 17%	43 33%	15 21%
One week to less than one month	89 27%	28 34%	11 27%	31 23%	19 26%
One month to less than three months	74 23%	18 22%	7 18%	28 21%	21 29%
Three months to less than six months	29 9%	7 8%	4 10%	12 9%	6 8%
Six months to less than a year	13 4%	3 4%	2 5%	7 5%	1 1%
A year or more	7 2%	5 6%	0 0	2 2%	0 0
Don't remember	0 0	0 0	0 0	0 0	0 0
TOTAL 'LESS THAN A MONTH'	205 63%	50 60%	27 68%	83 63%	45 62%
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	103 31%	25 30%	11 28%	40 30%	27 37%
TOTAL 'SIX MONTHS OR MORE'	20 6%	8 10%	2 5%	9 7%	1 1%

QB17B. How long did the problem last until it was partly resolved?

FILTER: ASK QB17B IF QB16 = 2

	Total	UK	France	Italy	Poland
TOTAL	174	45	27	65	37
Less than one day	10 6%	5 11%	3 10%	0 0	2 5%
One day to less than a week	36 20%	8 18%	10 38%	13 20%	4 11%
One week to less than one month	55 32%	12 27%	6 22%	26 40%	11 30%
One month to less than three months	42 24%	6 13%	5 18%	17 26%	14 39%
Three months to less than six months	15 8%	3 7%	3 11%	6 9%	3 7%
Six months to less than a year	11 6%	7 16%	0 0	2 3%	2 5%
A year or more	6 3%	4 9%	0 0	1 2%	1 2%
Don't remember	0 0	0 0	0 0	0 0	0 0
TOTAL 'LESS THAN A MONTH'	100 58%	25 56%	19 71%	39 60%	17 46%
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	57 33%	9 20%	8 29%	23 35%	17 47%
TOTAL 'SIX MONTHS OR MORE'	17 10%	11 24%	0 0	3 5%	3 8%

QB17C. How long has the problem lasted so far?

FILTER: ASK QB17C IF QB16 = 3 OR 4

	Total	UK	France	Italy	Poland
TOTAL	197	42	27	89	39
Less than one day	3 1%	0 0	2 7%	1 1%	0 0
One day to less than a week	14 7%	4 9%	2 7%	5 6%	4 9%
One week to less than one month	41 21%	11 26%	6 23%	15 17%	8 22%
One month to less than three months	60 30%	14 33%	7 25%	25 28%	14 37%
Three months to less than six months	29 15%	5 12%	6 21%	14 16%	5 12%
Six months to less than a year	20 10%	3 7%	0 0	11 12%	6 15%
A year or more	30 15%	5 12%	5 18%	18 20%	2 5%
Don't remember	0 0	0 0	0 0	0 0	0 0
TOTAL 'LESS THAN A MONTH'	58 29%	15 36%	10 36%	21 24%	12 31%
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	89 45%	19 45%	12 45%	39 44%	19 49%
TOTAL 'SIX MONTHS OR MORE'	50 25%	8 19%	5 18%	29 33%	8 20%

QB17D. How long did the problem last until you decided not to do anything about it?

FILTER: ASK QB17D IF QB16 = 5

	Total	UK	France	Italy	Poland
TOTAL	82	13	13	36	19
Less than one day	6 7%	0 0	2 15%	2 6%	2 9%
One day to less than a week	13 16%	2 15%	4 31%	5 14%	2 9%
One week to less than one month	14 17%	1 8%	1 8%	8 22%	4 18%
One month to less than three months	21 26%	4 31%	3 23%	9 25%	5 26%
Three months to less than six months	10 12%	3 23%	0 0	5 14%	2 9%
Six months to less than a year	7 8%	1 8%	2 15%	2 6%	2 9%
A year or more	12 14%	2 15%	1 7%	5 14%	4 19%
Don't remember	0 0	0 0	0 0	0 0	0 0
TOTAL 'LESS THAN A MONTH'	32 40%	3 23%	7 55%	15 42%	7 36%
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	31 38%	7 54%	3 23%	14 39%	7 35%
TOTAL 'SIX MONTHS OR MORE'	19 23%	3 23%	3 22%	7 19%	6 29%

QB17T. Duration of the problem

	Total	UK	France	Italy	Poland
TOTAL	779	183	107	322	168
Less than one day	58 7%	15 8%	16 15%	12 4%	14 8%
One day to less than a week	140 18%	26 14%	23 21%	66 21%	25 15%
One week to less than one month	198 25%	52 28%	24 22%	80 25%	42 25%
One month to less than three months	197 25%	42 23%	22 20%	79 24%	55 33%
Three months to less than six months	83 11%	18 10%	13 12%	37 12%	15 9%
Six months to less than a year	50 6%	14 8%	4 4%	22 7%	11 6%
A year or more	54 7%	16 9%	6 6%	26 8%	6 4%
Don't remember	0 0	0 0	0 0	0 0	0 0
TOTAL 'LESS THAN A MONTH'	395 51%	93 51%	63 59%	158 49%	81 48%
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	280 36%	60 33%	34 32%	116 36%	70 42%
TOTAL 'SIX MONTHS OR MORE'	104 13%	30 16%	10 9%	48 15%	17 10%

QB18. Thank you for reporting on your most serious problem.

With which of the goods or services listed below did you experience your SECOND most serious problem (i.e. that caused you the second most trouble or cost) in the last 12 months?

If your second most serious problem is with the same type of goods or services as your most serious problem, please select this category again.

This is the final problem we ask you to provide information on.

	Total	UK	France	Italy	Poland
TOTAL	487	126	64	198	99
Mobile telephone services	107 22%	18 14%	9 14%	63 32%	18 18%
Electricity services	36 7%	10 8%	5 8%	18 9%	3 3%
Loans or credit ( <i>not including mortgages</i> )	24 5%	11 9%	3 5%	7 4%	3 3%
Credit cards	27 5%	5 4%	8 12%	9 5%	5 5%
Large household appliances	29 6%	9 7%	3 5%	9 5%	8 8%
Train services	24 5%	7 6%	2 3%	9 5%	6 6%
Clothing, footwear and bags	50 10%	10 8%	7 11%	16 8%	17 17%
Did not have another problem with these goods and services	188 39%	56 44%	28 43%	65 33%	39 40%
Don't know	2 0	0 0	0 0	2 1%	0 0

QC1. You indicated you experienced a problem with loans, credit or credit cards over the last 12 months.

With which of the following did you experience the problem?

FILTER: ASK QC1 TO QC18 IF "LOANS OR CREDITS" OR "CREDIT CARDS", CODE 3 OR 4, IS THE ONLY CHOICE IN DS2A OR DS2B; OR "LOANS OR CREDITS" OR "CREDIT CARDS", CODE 3 OR 4, IN DS3; OR "LOANS OR CREDITS" OR "CREDIT CARDS", CODE 3 OR 4, IN QA18 OR QB18 OR QC18 0

	Total	UK	France	Italy	Poland
TOTAL	898	208	216	256	218
Loan (e.g. personal loan or car loan)	159 18%	18 9%	45 21%	46 18%	50 23%
Credit card	582 65%	163 78%	144 67%	162 63%	113 52%
Store card with credit function	95 11%	21 10%	19 9%	27 11%	28 13%
Other consumer credit	62 7%	6 3%	8 4%	21 8%	28 13%
Don't know	0 0	0 0	0 0	0 0	0 0

QC2. When did you sign up to this banking service?

	Total	UK	France	Italy	Poland
TOTAL	898	208	216	256	218
Less than 6 months ago	140 16%	21 10%	36 17%	33 13%	49 23%
6 months to less than 12 months ago	238 27%	64 31%	53 25%	66 26%	55 25%
12 months to less than 24 months ago	193 22%	50 24%	36 17%	61 24%	46 21%
2 years to less than 5 years ago	155 17%	35 17%	31 14%	50 20%	39 18%
5 years ago or more	172 19%	38 18%	59 27%	46 18%	29 13%
Total 'Less than 6 months ago'	140 16%	21 10%	36 17%	33 13%	49 23%
Total '6 months to less than 24 months'	431 48%	114 55%	90 42%	127 49%	101 46%
Total '2 years ago or more'	327 36%	73 35%	90 42%	96 38%	68 31%
Don't remember	0 0	0 0	0 0	0 0	0 0



QC31A. What was/is the total amount of this loan or other consumer credit?

If you are not sure, please give an estimate.

Please indicate the total amount borrowed in [NATIONAL CURRENCY]:

FILTER: ASK QC31A IF QC1 = 1 OR 4

	Total	UK	France	Italy	Poland
TOTAL	221	24	53	67	78
EUR 0 - EUR 2999	119 54%	15 62%	21 40%	25 37%	58 74%
EUR 3000 - EUR 6999	37 17%	7 29%	9 16%	10 15%	12 15%
EUR 7000 - EUR 24999	42 19%	2 8%	9 17%	23 34%	8 11%
EUR 25000 - EUR 99999	16 7%	0 0	7 13%	9 13%	0 0
EUR 100000 or more	8 3%	0 0	8 14%	0 0	0 0
Don't Know	1 0	0 0	0 0	1 2%	0 0
Average	13706	2531	38733	10237	2307

QC32A. What is the spending limit on this credit card or store card?

If you are not sure, please give an estimate.

Please indicate the spending limit in [NATIONAL CURRENCY]:

FILTER: ASK QC3.2B IF QC1 = 2 OR 3

	Total	UK	France	Italy	Poland
TOTAL	676	184	163	189	140
EUR 0 - EUR 499	223 33%	52 28%	47 29%	53 28%	71 51%
EUR 500 - EUR 999	108 16%	18 10%	30 18%	23 12%	37 27%
EUR 1000 - EUR 2999	200 30%	43 23%	48 29%	81 43%	28 20%
EUR 3000 - EUR 4999	70 10%	33 18%	17 11%	18 10%	2 1%
EUR 5000 - EUR more	75 11%	38 21%	21 13%	14 7%	2 1%
Don't Know	1 0	0 0	0 0	1 1%	0 0
Average	2053	2602	2496	2097	736,9

QC4. How did you sign up to this banking service?

	Total	UK	France	Italy	Poland
TOTAL	898	208	216	256	218
In person, at a bank or other financial institution	366 41%	47 23%	110 51%	115 45%	95 43%
In person, at a retailer	125 14%	30 14%	31 14%	38 15%	26 12%
Over the Internet, directly from the credit provider	226 25%	85 41%	35 16%	62 24%	44 20%
Over the Internet, through an intermediary (e.g. comparison website)	88 10%	23 11%	22 10%	17 7%	26 12%
By telephone	49 5%	13 6%	11 5%	16 6%	10 5%
By mail order	19 2%	3 1%	4 2%	4 2%	8 4%
From a salesperson visiting the home	10 1%	0 0	1 0	2 1%	7 3%
Other	14 2%	7 3%	3 1%	2 1%	2 1%
Don't remember	0 0	0 0	0 0	0 0	0 0
<b>TOTAL 'OVER THE INTERNET'</b>	<b>314 35%</b>	<b>108 52%</b>	<b>57 26%</b>	<b>79 31%</b>	<b>71 32%</b>
<b>TOTAL 'OTHER SALES CHANNELS'</b>	<b>584 65%</b>	<b>100 48%</b>	<b>159 74%</b>	<b>177 69%</b>	<b>147 68%</b>

QC5. Did you sign up to this banking service from a credit provider based in your country of residence, in another EU country, or outside the EU?

	Total	UK	France	Italy	Poland
TOTAL	898	208	216	256	218
Credit provider based in my country of residence	697 78%	163 78%	172 80%	190 74%	172 79%
Credit provider based in another EU country	173 19%	37 18%	35 16%	58 23%	43 20%
Credit provider based outside the EU	28 3%	8 4%	9 4%	8 3%	3 2%
I don't know where the credit provider is based	0 0	0 0	0 0	0 0	0 0

QC6. Which of the items below describe the problem with the banking service or with the credit provider you obtained it from?  
Mark all that apply.

	Total	UK	France	Italy	Poland
<b>TOTAL</b>	898	208	216	256	218
<b>PROVISION OF LOAN/CREDIT CARD</b>					
Loan or credit card not at all provided or only partially provided (e.g. impossible to use credit card)	156 17%	38 18%	26 12%	55 22%	36 17%
<b>CUSTOMER SERVICE</b>					
Poor customer service (e.g. unsatisfactory assistance)	307 34%	74 36%	73 34%	88 34%	72 33%
<b>PRICING</b>					
Unclear or complex pricing (e.g. different types of interest rate)	190 21%	26 13%	44 20%	63 25%	58 27%
<b>PAYMENTS</b>					
Payments charged incorrect (e.g. charges not applied correctly, or I was overcharged)	183 20%	43 21%	33 15%	58 23%	49 23%
Disproportionate fees applied for late payment	116 13%	28 13%	26 12%	30 12%	33 15%
Problems with loan/credit repayment schedule	92 10%	30 14%	15 7%	29 11%	18 8%
<b>MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES</b>					
Misleading or incorrect indication of the costs of credit (e.g. hidden charges)	75 8%	14 7%	15 7%	16 6%	31 14%
Advertising was misleading	79 9%	15 7%	11 5%	25 10%	28 13%
Received false advice when signing the contract/applying for the loan	73 8%	14 7%	9 4%	27 11%	23 10%
Was provided other services I didn't request	62 7%	9 4%	12 5%	23 9%	19 9%

QC6. Which of the items below describe the problem with the banking service or with the credit provider you obtained it from?  
Mark all that apply.

	Total	UK	France	Italy	Poland
TOTAL	898	208	216	256	218
Was put under pressure when signing the contract, applying for or extending the loan (e.g. harassment or excessive advertising)	30 3%	3 1%	5 2%	8 3%	15 7%
Missing or incomplete information in the contract (e.g. duration, conditions for termination, identity of the credit provider, etc.)	66 7%	11 5%	13 6%	26 10%	17 8%
Contractual terms not provided, unfair or changed by credit provider without my consent (e.g. unexplained refusal to continue credit provision)	76 8%	11 5%	12 5%	28 11%	25 11%
Could not withdraw within the 14 day cooling-off period after signing the contract	33 4%	6 3%	8 4%	10 4%	9 4%
Problems with termination of my contract or early repayment	50 6%	14 7%	11 5%	10 4%	15 7%
FRAUD					
Fraudulent use of credit card	103 11%	26 12%	32 15%	31 12%	14 6%
Other problem	92 10%	13 6%	31 14%	28 11%	20 9%
Don't know	0 0	0 0	0 0	0 0	0 0
TOTAL 'PROVISION OF LOAN/CREDIT CARD'	156 17%	38 18%	26 12%	55 22%	36 17%
TOTAL 'CUSTOMER SERVICE'	307 34%	74 36%	73 34%	88 34%	72 33%
TOTAL 'PRICING'	190 21%	26 13%	44 20%	63 25%	58 27%

CONSUMER DETRIMENT

Multi-country tables

QC6. Which of the items below describe the problem with the banking service or with the credit provider you obtained it from?  
Mark all that apply.

	Total	UK	France	Italy	Poland
TOTAL	898	208	216	256	218
TOTAL 'PAYMENTS'	350 39%	92 44%	64 30%	104 41%	90 41%
TOTAL 'MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES'	257 29%	47 23%	42 20%	76 30%	91 42%
TOTAL 'CONTRACTUAL ISSUES'	201 22%	38 18%	39 18%	62 24%	61 28%
TOTAL 'FRAUD'	103 11%	26 12%	32 15%	31 12%	14 6%

QC7A2. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the credit provider)? Mark 0 if you did not pay any over-/extra charges or hidden fees.

If you are not sure, please give an estimate.

'The average is calculated based on all respondents who incurred over-/extra charges or hidden fees'

FILTER: ASK QC7A IF QC6 = 4 OR 5 OR 7 OR 16

	Total	UK	France	Italy	Poland
TOTAL	898	208	216	256	218
EUR 0	616 69%	140 67%	150 70%	190 74%	136 62%
EUR 1 - EUR 29	84 9%	17 8%	17 8%	23 9%	28 13%
EUR 30 - EUR 99	64 7%	19 9%	17 8%	11 4%	17 8%
EUR 100 - EUR 449	68 8%	17 8%	16 7%	17 7%	18 8%
EUR 500 - EUR 999	26 3%	8 4%	6 3%	7 3%	5 2%
EUR 1000 - EUR more	35 4%	7 3%	7 3%	8 3%	13 6%
Don't Know	0 0	0 0	0 0	0 0	0 0
Average	169,4	114,7	163,8	197,4	194,5



QC7A1. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the credit provider)? Mark 0 if you did not pay any over-/extra charges or hidden fees.

If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QC7A IF QC6 = 4 OR 5 OR 7 OR 16

AVERAGE FOR ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	404	86	95	112	111
EUR 0	122 30%	18 21%	30 31%	46 41%	28 25%
EUR 1 - EUR 29	84 21%	17 20%	17 18%	23 21%	28 25%
EUR 30 - EUR 99	64 16%	19 22%	17 18%	11 10%	17 15%
EUR 100 - EUR 449	68 17%	17 20%	16 17%	17 15%	18 16%
EUR 500 - EUR 999	26 6%	8 9%	6 6%	7 6%	5 4%
EUR 1000 - EUR more	35 9%	7 8%	7 8%	8 7%	13 11%
Don't Know	0 0	0 0	0 0	0 0	0 0
Average	539,9	351,3	540,9	767,2	513

QC9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	Total	UK	France	Italy	Poland
TOTAL	898	208	216	256	218
Cancelled the contract within the cooling-off period (14 days from when I signed up)	39 4%	9 4%	9 4%	12 5%	9 4%
Terminated the contract	132 15%	27 13%	35 16%	31 12%	39 18%
Signed up to an alternative banking service	133 15%	37 18%	26 12%	40 16%	30 14%
Withheld payment for the loan or credit card	113 13%	30 14%	18 8%	36 14%	29 13%
Made a complaint to the credit provider	322 36%	91 44%	68 32%	90 35%	73 33%
Asked credit provider for refund of the money I paid	184 21%	56 27%	37 17%	60 23%	31 14%
Made a complaint to a government body or consumer organisation	68 8%	20 10%	17 8%	18 7%	12 6%
Took the credit provider to an out-of-court dispute settlement /alternative dispute resolution body (ADR)	39 4%	6 3%	11 5%	17 7%	6 3%
Took the credit provider to court	24 3%	9 4%	5 2%	8 3%	2 1%
Other action	71 8%	13 6%	28 13%	15 6%	15 7%
Have not taken any action	96 11%	12 6%	22 10%	31 12%	31 14%
Don't know	0 0	0 0	0 0	0 0	0 0
TOTAL 'TOOK THE PROVIDER TO COURT OR TO AN OUT-OF-COURT DISPUTE RESOLUTION BODY'	59 7%	14 7%	15 7%	24 9%	6 3%

QC9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	Total	UK	France	Italy	Poland
TOTAL	898	208	216	256	218
	99	25	27	30	17
	11%	12%	12%	12%	8%
TOTAL 'AT LEAST ONE ACTION'	802	196	193	225	187
	89%	94%	90%	88%	86%

QC9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QC9BIS IF 'HAS NOT TAKEN ANY ACTION', QC9 = 11

	Total	UK	France	Italy	Poland
TOTAL	96	12	22	31	31
I was unlikely to get a satisfactory solution to the problem I encountered	28 29%	4 33%	5 22%	8 26%	11 36%
The sums involved were too small	14 14%	0 0	5 22%	3 10%	6 20%
I did not know how or where to complain	7 8%	0 0	1 4%	3 10%	3 11%
I was not sure of my rights as a consumer	9 9%	0 0	0 0	2 7%	7 22%
I thought it would take too long	5 6%	0 0	3 12%	1 3%	2 5%
I tried to complain about other problems in the past but was not successful	2 2%	0 0	0 0	1 3%	1 3%
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	2 2%	0 0	0 0	0 0	2 6%
The complaints procedure was too complicated	5 6%	0 0	1 4%	2 6%	2 8%
Credit provider fixed problem on its own initiative	19 20%	2 17%	7 29%	9 29%	2 6%
I have not had the time yet	18 18%	5 42%	3 14%	5 16%	4 14%
Other	9 9%	1 8%	3 13%	3 10%	2 5%
Don't know	0 0	0 0	0 0	0 0	0 0

QC10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the credit provider, going to an alternative dispute resolution body or to court, looking for an alternative etc.?

The below average of consumer detriment is calculated for all respondents who have experienced a problem described as the first or second most serious problem.

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
<b>TOTAL</b>	898	208	216	256	218
Less than 1 hour	135 15%	48 23%	24 11%	24 9%	39 18%
1 to 2 hours	214 24%	48 23%	49 23%	70 27%	47 22%
3 to 4 hours	260 29%	70 34%	63 29%	73 28%	54 25%
5 to 10 hours	124 14%	19 9%	37 17%	40 16%	28 13%
11 to 20 hours	46 5%	8 4%	13 6%	15 6%	11 5%
More than 20 hours	103 11%	14 7%	25 11%	30 12%	35 16%
No time lost	15 2%	1 0	5 2%	4 2%	5 2%
Don't remember	0 0	0 0	0 0	0 0	0 0
<b>Average</b>	5,6	4,3	6	5,9	6,3
<b>TOTAL 'AT LEAST SOME TIME LOST'</b>	883 98%	207 100%	211 98%	252 98%	213 98%

QC11. To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	898	208	216	256	218
Not at all or only a little	77 9%	35 17%	9 4%	18 7%	15 7%
Moderately	365 41%	89 43%	95 44%	100 39%	81 37%
Quite a lot	306 34%	56 27%	77 36%	88 34%	85 39%
Extremely	150 17%	28 13%	35 16%	50 20%	37 17%
Don't know	0 0	0 0	0 0	0 0	0 0
TOTAL 'NOT AT ALL TO MODERATELY'	442 49%	124 60%	104 48%	118 46%	96 44%
TOTAL 'QUITE A LOT / EXTREMELY'	456 51%	84 40%	112 52%	138 54%	122 56%

QC12A12. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the credit provider?

Please provide an estimate for the following possible cost items.

Extra costs for an alternative banking service in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred extra costs for an alternative banking service'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	898	208	216	256	218
EUR 0	110 12%	14 7%	33 15%	45 18%	18 8%
EUR 1 - EUR 19	70 8%	9 4%	10 5%	23 9%	27 13%
EUR 20 - EUR 99	81 9%	19 9%	30 14%	18 7%	14 7%
EUR 100 - EUR 499	49 5%	13 6%	14 7%	16 6%	6 3%
EUR 500 or more	19 2%	4 2%	3 1%	9 4%	3 1%
Not relevant	362 40%	107 51%	85 39%	72 28%	98 45%
Don't remember	208 23%	42 20%	40 19%	73 29%	52 24%
Average	263,7	166,5	127,7	510,5	182,9

QC12A22. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the credit provider?

Please provide an estimate for the following possible cost items.

Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs related to court proceedings'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	898	208	216	256	218
EUR 0	145 16%	18 9%	38 18%	63 25%	26 12%
EUR 1 - EUR 19	37 4%	5 2%	7 3%	11 4%	14 7%
EUR 20 - EUR 99	39 4%	13 6%	13 6%	9 3%	4 2%
EUR 100 - EUR 499	27 3%	7 3%	8 4%	9 3%	3 1%
EUR 500 or more	17 2%	1 0%	3 1%	12 5%	1 0%
Not relevant	462 51%	123 59%	112 52%	92 36%	135 62%
Don't remember	170 19%	41 20%	34 16%	60 23%	35 16%
Average	276,9	153,7	180	508,6	132,4



QC12A32. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the credit provider?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred other extra costs'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	898	208	216	256	218
EUR 0	95 11%	10 5%	28 13%	42 16%	15 7%
EUR 1 - EUR 9	74 8%	18 9%	8 4%	18 7%	30 14%
EUR 10 - EUR 29	92 10%	21 10%	28 13%	27 10%	17 8%
EUR 30 - EUR 99	54 6%	14 7%	20 9%	14 5%	6 3%
EUR 100 or more	45 5%	13 6%	12 6%	16 6%	4 2%
Not relevant	310 35%	79 38%	73 34%	69 27%	89 41%
Don't remember	228 25%	53 26%	47 22%	70 27%	58 26%
Average	84	89,3	99,9	105,9	29,8

QC12AT2. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who incurred costs trying to sort out the problem'

INDICATE TOTAL AMOUNT

	Total	UK	France	Italy	Poland
TOTAL	898	208	216	256	218
EUR 0	435 48%	97 47%	105 49%	117 46%	116 53%
EUR 1 - EUR 19	106 12%	26 12%	19 9%	21 8%	40 19%
EUR 20 - EUR 99	125 14%	29 14%	36 17%	37 14%	24 11%
EUR 100 - EUR 499	81 9%	21 10%	24 11%	25 10%	11 5%
EUR 500 or more	33 4%	7 3%	8 4%	14 5%	4 2%
Not relevant	0 0	0 0	0 0	0 0	0 0
Don't remember	118 13%	28 13%	24 11%	42 16%	23 11%
Average	270,8	209,7	228	439,6	175,1

QC12A11. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the credit provider?

Please provide an estimate for the following possible cost items.

Extra costs for an alternative banking service in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	898	208	216	256	218
EUR 0	472 53%	121 58%	118 55%	117 46%	116 53%
EUR 1 - EUR 19	70 8%	9 4%	10 5%	23 9%	27 13%
EUR 20 - EUR 99	81 9%	19 9%	30 14%	18 7%	14 7%
EUR 100 - EUR 499	49 5%	13 6%	14 7%	16 6%	6 3%
EUR 500 or more	19 2%	4 2%	3 1%	9 4%	3 1%
Not relevant	0 0	0 0	0 0	0 0	0 0
Don't remember	208 23%	42 20%	40 19%	73 29%	52 24%
Average	83,4	45,2	41,7	183,8	55,3

QC12A21. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the credit provider?

Please provide an estimate for the following possible cost items.

Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	898	208	216	256	218
EUR 0	608 68%	141 68%	150 70%	155 61%	161 74%
EUR 1 - EUR 19	37 4%	5 2%	7 3%	11 4%	14 7%
EUR 20 - EUR 99	39 4%	13 6%	13 6%	9 3%	4 2%
EUR 100 - EUR 499	27 3%	7 3%	8 4%	9 3%	3 1%
EUR 500 or more	17 2%	1 0	3 1%	12 5%	1 0
Not relevant	0 0	0 0	0 0	0 0	0 0
Don't remember	170 19%	41 20%	34 16%	60 23%	35 16%
Average	45,7	24	30,8	105,7	16

QC12A31. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the credit provider?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	898	208	216	256	218
EUR 0	405 45%	89 43%	101 47%	111 43%	104 48%
EUR 1 - EUR 9	74 8%	18 9%	8 4%	18 7%	30 14%
EUR 10 - EUR 29	92 10%	21 10%	28 13%	27 10%	17 8%
EUR 30 - EUR 99	54 6%	14 7%	20 9%	14 5%	6 3%
EUR 100 or more	45 5%	13 6%	12 6%	16 6%	4 2%
Not relevant	0 0	0 0	0 0	0 0	0 0
Don't remember	228 25%	53 26%	47 22%	70 27%	58 26%
Average	33,2	38,1	40,1	42,6	10,5

QC12AT1. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

INDICATE TOTAL AMOUNT

	Total	UK	France	Italy	Poland
TOTAL	898	208	216	256	218
EUR 0	435 48%	97 47%	105 49%	117 46%	116 53%
EUR 1 - EUR 19	106 12%	26 12%	19 9%	21 8%	40 19%
EUR 20 - EUR 99	125 14%	29 14%	36 17%	37 14%	24 11%
EUR 100 - EUR 499	81 9%	21 10%	24 11%	25 10%	11 5%
EUR 500 or more	33 4%	7 3%	8 4%	14 5%	4 2%
Not relevant	0 0	0 0	0 0	0 0	0 0
Don't remember	118 13%	28 13%	24 11%	42 16%	23 11%
Average	119,7	96,8	102,8	198,7	70,9

QC13. Taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress, would you sign up to this banking service again?

	Total	UK	France	Italy	Poland
TOTAL	898	208	216	256	218
Yes	427 48%	113 54%	102 47%	119 46%	93 42%
No	470 52%	95 46%	113 52%	137 54%	125 57%
Don't know	2 0	0 0	1 0	0 0	1 0

QC14. Which of these, if any, has the credit provider done so far in response to the problem?

Mark all that apply.

FILTER: ASK QC14 IF QC9 = CODES 1 TO 10

	Total	UK	France	Italy	Poland
TOTAL	802	196	193	225	187
Agreed to cancel the contract within the cooling-off period of 14 days	53 7%	11 6%	12 6%	15 7%	15 8%
Acknowledged problem	245 31%	73 37%	68 35%	47 21%	58 31%
Investigating problem	220 27%	73 37%	31 16%	70 31%	46 24%
Gave a satisfactory explanation	162 20%	47 24%	31 16%	48 21%	36 19%
Gave an unsatisfactory explanation	166 21%	41 21%	34 18%	42 19%	50 26%
Agreed on termination of the contract, early credit repayment or New repayment schedule	60 7%	11 6%	9 4%	19 8%	22 12%
Provided an alternative loan	49 6%	11 6%	14 7%	17 8%	7 4%
Gave a replacement credit card	92 11%	30 15%	28 14%	25 11%	9 5%
Gave a partial or full refund of wrongly charged amounts	122 15%	33 17%	34 17%	34 15%	22 12%
Gave compensation for damages or losses	53 7%	19 10%	10 5%	14 6%	9 5%
Other	23 3%	7 4%	5 3%	6 3%	4 2%
Has done nothing	66 8%	12 6%	20 10%	16 7%	18 10%



QC14. Which of these, if any, has the credit provider done so far in response to the problem?

Mark all that apply.

FILTER: ASK QC14 IF QC9 = CODES 1 TO 10

	Total	UK	France	Italy	Poland
TOTAL	802	196	193	225	187
Don't know	0	0	0	0	0
	0	0	0	0	0
	166	51	42	45	28
	21%	26%	22%	20%	15%
TOTAL 'AT LEAST ONE ACTION'	735	184	174	209	169
	92%	94%	90%	93%	90%

QC15A2. How much have you received as reimbursement or compensation for the problem from the credit provider?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who received reimbursement of compensation'

FILTER: ASK QC15A IF 'PARTIAL OR FULL REFUND', CODE 9, OR 'COMPENSATION FOR DAMAGES OR LOSSES', CODE 10, QC14

	Total	UK	France	Italy	Poland
TOTAL	166	51	42	45	28
EUR 0	18 11%	6 12%	3 7%	6 13%	3 10%
EUR 1 - EUR 29	36 21%	11 22%	6 14%	6 13%	13 45%
EUR 30 - EUR 59	23 14%	5 10%	8 19%	8 18%	2 6%
EUR 60 - EUR 99	22 13%	9 18%	7 18%	3 7%	3 10%
EUR 100 - EUR 299	28 17%	11 22%	6 15%	8 18%	3 10%
EUR 300 - EUR more	38 23%	8 16%	11 27%	14 31%	4 15%
Don't Know	2 1%	1 2%	0 0	0 0	1 3%
Average	453,6	320,5	502,2	438,4	638,7

QC15A1. How much have you received as reimbursement or compensation for the problem from the credit provider?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QC15A IF 'PARTIAL OR FULL REFUND', CODE 9, OR 'COMPENSATION FOR DAMAGES OR LOSSES', CODE 10, QC14

	Total	UK	France	Italy	Poland
TOTAL	898	208	216	256	218
EUR 0	750 84%	163 78%	177 82%	217 85%	193 88%
EUR 1 - EUR 29	36 4%	11 5%	6 3%	6 2%	13 6%
EUR 30 - EUR 59	23 3%	5 2%	8 4%	8 3%	2 1%
EUR 60 - EUR 99	22 2%	9 4%	7 3%	3 1%	3 1%
EUR 100 - EUR 299	28 3%	11 5%	6 3%	8 3%	3 1%
EUR 300 - EUR more	38 4%	8 4%	11 5%	14 5%	4 2%
Don't Know	2 0	1 0	0 0	0 0	1 0
Average	74	68	90,7	66,3	72,1

QC16. To what extent has the problem been resolved?

	Total	UK	France	Italy	Poland
TOTAL	898	208	216	256	218
Fully resolved	354 39%	93 45%	98 46%	89 35%	74 34%
Partly resolved	232 26%	55 26%	53 25%	67 26%	57 26%
Not yet resolved but I was informed that the investigation is ongoing	139 15%	32 15%	26 12%	46 18%	35 16%
Not yet resolved and I have not received any reply	90 10%	14 7%	20 9%	32 13%	25 11%
Not resolved and I decided not to do anything about it	82 9%	14 7%	18 8%	22 9%	28 13%
Don't know	1 0	0 0	1 0	0 0	0 0

QC17A. How long did the problem last until it was fully resolved?

FILTER: ASK QC17A IF QC16=1

	Total	UK	France	Italy	Poland
TOTAL	354	93	98	89	74
Less than one day	55 16%	17 18%	17 17%	8 9%	13 18%
One day to less than a week	95 27%	31 33%	20 20%	27 30%	17 23%
One week to less than one month	113 32%	26 28%	37 38%	29 32%	21 28%
One month to less than three months	63 18%	13 14%	17 18%	16 18%	17 22%
Three months to less than six months	18 5%	3 3%	5 5%	6 7%	5 6%
Six months to less than a year	5 1%	1 1%	2 2%	2 2%	0 0
A year or more	5 1%	2 2%	0 0	1 1%	2 3%
Don't remember	0 0	0 0	0 0	0 0	0 0
TOTAL 'LESS THAN A MONTH'	263 74%	74 80%	74 75%	64 72%	51 69%
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	81 23%	16 17%	22 23%	22 25%	21 28%
TOTAL 'SIX MONTHS OR MORE'	10 3%	3 3%	2 2%	3 3%	2 3%

QC17B. How long did the problem last until it was partly resolved?

FILTER: ASK QC17B IF QC16=2

	Total	UK	France	Italy	Poland
TOTAL	232	55	53	67	57
Less than one day	11 5%	4 7%	1 2%	1 1%	5 8%
One day to less than a week	56 24%	19 35%	8 14%	16 24%	13 23%
One week to less than one month	88 38%	18 33%	18 34%	30 45%	22 39%
One month to less than three months	53 23%	11 20%	19 35%	14 21%	9 16%
Three months to less than six months	12 5%	1 2%	5 9%	2 3%	4 7%
Six months to less than a year	6 3%	0 0%	1 2%	3 5%	2 3%
A year or more	7 3%	2 4%	2 4%	1 2%	2 3%
Don't remember	0 0%	0 0%	0 0%	0 0%	0 0%
TOTAL 'LESS THAN A MONTH'	154 67%	41 75%	26 50%	47 70%	40 70%
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	65 28%	12 22%	24 44%	16 24%	13 23%
TOTAL 'SIX MONTHS OR MORE'	13 5%	2 4%	3 6%	4 6%	4 7%

QC17C. How long has the problem lasted so far?

FILTER: ASK QC17C IF QC16=3 OR 4

	Total	UK	France	Italy	Poland
TOTAL	229	46	45	78	59
Less than one day	2 1%	0 0	1 2%	0 0	1 1%
One day to less than a week	36 16%	10 22%	8 17%	11 14%	8 13%
One week to less than one month	65 28%	15 33%	13 30%	20 26%	16 28%
One month to less than three months	66 29%	10 22%	14 30%	25 32%	17 29%
Three months to less than six months	30 13%	7 15%	4 9%	11 14%	8 13%
Six months to less than a year	17 7%	2 4%	4 9%	6 8%	4 7%
A year or more	13 6%	2 4%	1 2%	5 6%	5 9%
Don't remember	0 0	0 0	0 0	0 0	0 0
TOTAL 'LESS THAN A MONTH'	103 45%	25 54%	22 49%	31 40%	25 42%
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	96 42%	17 37%	18 39%	36 46%	25 42%
TOTAL 'SIX MONTHS OR MORE'	30 13%	4 9%	5 12%	11 14%	10 16%

QC17D. How long did the problem last until you decided not to do anything about it?

FILTER: ASK QC17D IF QC16=5

	Total	UK	France	Italy	Poland
TOTAL	82	14	18	22	28
Less than one day	8 9%	0 0	2 12%	3 14%	3 10%
One day to less than a week	4 5%	1 7%	1 6%	1 4%	1 3%
One week to less than one month	15 19%	1 7%	3 16%	6 27%	5 19%
One month to less than three months	11 14%	2 14%	4 21%	2 9%	4 13%
Three months to less than six months	16 19%	5 36%	5 28%	3 14%	3 9%
Six months to less than a year	9 11%	2 14%	1 6%	1 5%	5 18%
A year or more	19 23%	3 21%	2 11%	6 27%	8 28%
Don't remember	0 0	0 0	0 0	0 0	0 0
TOTAL 'LESS THAN A MONTH'	27 33%	2 14%	6 34%	10 45%	9 32%
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	27 33%	7 50%	9 49%	5 23%	6 22%
TOTAL 'SIX MONTHS OR MORE'	28 34%	5 36%	3 17%	7 32%	13 46%



QC17T. Duration of the problem

	Total	UK	France	Italy	Poland
TOTAL	897	208	215	256	218
Less than one day	76 8%	21 10%	21 10%	12 5%	21 10%
One day to less than a week	191 21%	61 29%	36 17%	55 22%	38 18%
One week to less than one month	281 31%	60 29%	72 33%	85 33%	65 30%
One month to less than three months	193 21%	36 17%	53 25%	57 22%	47 21%
Three months to less than six months	76 8%	16 8%	19 9%	22 9%	19 9%
Six months to less than a year	37 4%	5 2%	8 4%	12 5%	11 5%
A year or more	44 5%	9 4%	5 2%	13 5%	17 8%
Don't remember	0 0	0 0	0 0	0 0	0 0
TOTAL 'LESS THAN A MONTH'	548 61%	142 68%	129 60%	152 59%	124 57%
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	269 30%	52 25%	72 34%	79 31%	66 30%
TOTAL 'SIX MONTHS OR MORE'	81 9%	14 7%	13 6%	25 10%	28 13%

QC18. Thank you for reporting on your most serious problem.

With which of the goods or services listed below did you experience your SECOND most serious problem (i.e. that caused you the second most trouble or cost) in the last 12 months?

If your second most serious problem is with the same type of goods or services as your most serious problem, please select this category again.

This is the final problem we ask you to provide information on.

	Total	UK	France	Italy	Poland
TOTAL	511	112	139	136	125
Mobile telephone services	101 20%	15 13%	12 9%	39 29%	35 28%
Electricity services	44 9%	7 6%	8 6%	17 13%	12 10%
Loans or credit	28 6%	7 6%	7 5%	7 5%	7 6%
Credit cards	35 7%	7 6%	10 7%	13 9%	5 4%
Large household appliances	48 9%	16 14%	18 13%	5 4%	9 7%
Train services	26 5%	5 4%	10 8%	7 5%	4 3%
Clothing, footwear and bags	30 6%	11 10%	5 3%	3 2%	11 9%
Did not have another problem with these goods and services	198 39%	44 39%	68 49%	45 33%	41 33%
Don't know	1 0	0 0	0 0	0 0	1 1%

QD1. You indicated you experienced a problem with large household appliances over the last 12 months.

With which of the following did you experience the problem?

FILTER: ASK QD1 TO QD18 IF "LARGE HOUSEHOLD APPLIANCES", CODE 5, IS THE ONLY CHOICE IN DS2A; OR "LARGE HOUSEHOLD APPLIANCES", CODE 5, IN DS3; OR "LARGE HOUSEHOLD APPLIANCES", CODE 5, IN QA18 OR QB18 OR QC18 OR QD18 OR QE18 OR QF18

	Total	UK	France	Italy	Poland
TOTAL	739	195	175	171	198
Electronic cooker, stove, oven or micro-wave oven	89 12%	25 13%	20 11%	16 9%	28 14%
Refrigerators, freezer or fridge-freezer	145 20%	36 18%	26 15%	38 22%	46 23%
Washing machine, dryer or ironing and pressing machine	198 27%	70 36%	43 25%	41 24%	44 22%
Dishwasher	99 13%	9 5%	29 17%	32 19%	28 14%
Air conditioner, humidifier or ventilator	20 3%	2 1%	5 3%	10 6%	2 1%
Water heater or space heater (e.g. radiator)	44 6%	9 5%	17 10%	12 7%	6 3%
Vacuum cleaner or steam-cleaning machine	51 7%	5 3%	13 7%	12 7%	21 11%
Carpet shampooing machine or machine for scrubbing, waxing and polishing floors	6 1%	2 1%	2 1%	1 1%	1 0
Sewing machine or knitting machine	9 1%	3 2%	1 1%	2 1%	3 1%
Package of multiple large household appliances	10 1%	1 1%	3 2%	2 1%	4 2%
Other	69 9%	33 17%	15 9%	6 4%	14 7%
Don't know	0 0	0 0	0 0	0 0	0 0

QD2. When did you buy this appliance?

If you purchased the appliance second-hand, please indicate when it was first sold.

	Total	UK	France	Italy	Poland
TOTAL	739	195	175	171	198
Less than 6 months ago	209 28%	71 36%	39 22%	53 31%	46 23%
6 months to less than 12 months ago	207 28%	54 28%	59 34%	43 25%	51 26%
12 months to less than 24 months ago	159 22%	28 14%	39 23%	40 23%	52 26%
2 years to less than 5 years ago	125 17%	33 17%	28 16%	28 16%	36 18%
5 years ago or more	39 5%	9 5%	10 5%	8 5%	12 6%
Total 'Less than 6 months ago'	209 28%	71 36%	39 22%	53 31%	46 23%
Total '6 months to less than 24 months'	367 50%	82 42%	99 56%	83 48%	103 52%
Total '2 years ago or more'	164 22%	42 22%	38 21%	36 21%	48 24%
Don't remember	0 0	0 0	0 0	0 0	0 0

QD3A. How much did you pay for this appliance (NOT including any over-/extra charges, if applicable)?

If you are not sure, please give an estimate.

Please indicate the total amount paid in [NATIONAL CURRENCY]:

	Total	UK	France	Italy	Poland
TOTAL	739	195	175	171	198
EUR 0 - EUR 249	165 22%	38 20%	30 17%	25 15%	72 36%
EUR 250 - EUR 449	234 32%	68 35%	47 27%	42 25%	78 39%
EUR 450 - EUR 749	204 28%	53 27%	60 34%	61 35%	31 15%
EUR 750 - EUR 1499	75 10%	20 10%	19 11%	29 17%	8 4%
EUR 1500 or more	22 3%	3 2%	10 6%	9 5%	0 0
I didn't/don't pay for this item	38 5%	12 6%	10 6%	6 3%	10 5%
Don't Know	1 0	1 1%	0 0	0 0	0 0
Average	498,7	469	621,6	625,5	308,8

QD4. How did you purchase this appliance?

	Total	UK	France	Italy	Poland
TOTAL	739	195	175	171	198
In person, at a shop or other sales point	420 57%	76 39%	105 60%	118 69%	121 61%
Over the Internet, directly from the seller	166 22%	73 37%	36 20%	21 12%	36 18%
Over the Internet, through an intermediary (e.g. comparison website)	72 10%	19 10%	15 9%	13 8%	24 12%
By mail order, delivery and postal services	22 3%	4 2%	4 2%	6 3%	8 4%
By telephone	22 3%	9 5%	4 2%	6 3%	3 1%
From a salesperson visiting the home	14 2%	7 4%	3 2%	2 1%	2 1%
At a market or auction	5 1%	1 1%	1 1%	1 1%	2 1%
TV shopping channel	2 0	0 0	0 0	1 1%	1 0
Other	18 2%	6 3%	7 4%	4 2%	1 0
<b>TOTAL 'OVER THE INTERNET'</b>	<b>237 32%</b>	<b>92 47%</b>	<b>51 29%</b>	<b>34 20%</b>	<b>61 31%</b>
<b>TOTAL 'OTHER SALES CHANNELS'</b>	<b>502 68%</b>	<b>103 53%</b>	<b>124 71%</b>	<b>137 80%</b>	<b>137 69%</b>
Don't remember	0 0	0 0	0 0	0 0	0 0

QD5. Did you obtain this appliance from a seller based in your country of residence, in another EU country, or outside the EU?

	Total	UK	France	Italy	Poland
TOTAL	739	195	175	171	198
Seller based in my country of residence	656 89%	185 95%	161 92%	142 83%	169 85%
Seller based in another EU country	73 10%	6 3%	13 7%	26 15%	28 14%
Seller based outside the EU	10 1%	4 2%	2 1%	4 2%	1 0
I don't know where the Seller is based	0 0	0 0	0 0	0 0	0 0

QD6. Which of the items below describe the problem with the appliance or with the seller you obtained it from?  
Mark all that apply.

	Total	UK	France	Italy	Poland
TOTAL	739	195	175	171	198
QUALITY					
Appliance faulty (e.g. fell apart quickly)	475 64%	122 63%	99 57%	109 64%	145 74%
Appliance of unsatisfactory quality or not as described	78 11%	19 10%	15 9%	24 14%	20 10%
DAMAGE OR INJURY					
Appliance caused damage to other possessions	71 10%	15 8%	12 7%	24 14%	21 11%
Appliance caused injury	32 4%	4 2%	8 5%	10 6%	10 5%
DELIVERY					
Appliance not delivered	33 5%	9 5%	10 6%	6 3%	8 4%
Appliance delivered late or only partially delivered	91 12%	26 13%	22 13%	23 13%	20 10%
CUSTOMER SERVICE					
Poor customer or after-sales service	170 23%	48 25%	45 26%	37 22%	40 20%
PRICING					
Unclear or complex pricing	33 4%	3 2%	8 5%	9 5%	13 7%
BILLING AND PAYMENTS					
Bill incorrect (e.g. I was overcharged)	23 3%	7 4%	4 2%	7 4%	5 2%
Disproportionate fees applied for late payment	18 2%	2 1%	5 3%	5 3%	6 3%
GUARANTEE/WARRANTY					



QD6. Which of the items below describe the problem with the appliance or with the seller you obtained it from?  
Mark all that apply.

	Total	UK	France	Italy	Poland
<b>TOTAL</b>	739	195	175	171	198
	60	12	14	14	20
	8%	6%	8%	8%	10%
<b>MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES</b>					
Misleading or incorrect indication of price ( <i>e.g. hidden charges</i> )	14	3	2	5	4
	2%	2%	1%	3%	2%
Advertising was misleading	26	4	5	9	8
	4%	2%	3%	5%	4%
Received false advice when buying appliance	37	7	10	8	12
	5%	4%	6%	5%	6%
Was put under pressure when buying the appliance	12	1	1	3	7
	2%	1%	1%	2%	4%
<b>CONTRACTUAL ISSUES</b>					
Missing or incomplete information in the contract ( <i>e.g. concerning right of withdrawal or identity of seller</i> )	32	4	5	11	12
	4%	2%	3%	6%	6%
Could not return the appliance when I changed my mind after buying	26	4	3	7	11
	3%	2%	2%	4%	6%
Other problem	52	16	10	11	14
	7%	8%	6%	6%	7%
Don't know	0	0	0	0	0
	0	0	0	0	0
<b>TOTAL 'QUALITY'</b>	545	138	113	130	164
	74%	71%	65%	76%	83%
<b>TOTAL 'DAMAGE OR INJURY'</b>	98	18	20	32	29
	13%	9%	11%	19%	15%

QD6. Which of the items below describe the problem with the appliance or with the seller you obtained it from?  
Mark all that apply.

	Total	UK	France	Italy	Poland
TOTAL	739	195	175	171	198
TOTAL 'DELIVERY'	119 16%	33 17%	32 18%	27 16%	27 14%
TOTAL 'CUSTOMER SERVICE'	170 23%	48 25%	45 26%	37 22%	40 20%
TOTAL 'PRICING'	33 4%	3 2%	8 5%	9 5%	13 7%
TOTAL 'BILLING AND PAYMENTS'	38 5%	9 5%	9 5%	10 6%	10 5%
TOTAL 'GUARANTEE/WARRANTY'	60 8%	12 6%	14 8%	14 8%	20 10%
TOTAL 'MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES'	74 10%	14 7%	17 10%	17 10%	25 13%
TOTAL 'CONTRACTUAL ISSUES'	53 7%	8 4%	9 5%	16 9%	20 10%

QD7A2. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the seller)? Mark 0 if you did not pay any over-/extra charges or hidden fees. If you are not sure, please give an estimate.

'The average is calculated based on all respondents who incurred over-/extra charges or hidden fees'

FILTER: ASK QD7A IF QD6= 9 OR 10 OR 12 OR 18

	Total	UK	France	Italy	Poland
TOTAL	96	26	21	22	27
EUR 0	39 40%	14 54%	9 46%	4 18%	11 41%
EUR 1 - EUR 49	16 17%	4 15%	2 10%	5 22%	5 20%
EUR 50 - EUR 149	22 23%	3 12%	4 19%	9 41%	6 21%
EUR 150 - EUR 299	12 12%	3 12%	2 9%	4 18%	3 10%
EUR 300 or more	7 7%	2 8%	3 15%	0 0	2 7%
Don't Know	0 0	0 0	0 0	0 0	0 0
Average	150,3	255,3	211,1	78	109,9

QD7A1. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the seller)? Mark 0 if you did not pay any over-/extra charges or hidden fees. If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QD7A IF QD6= 9 OR 10 OR 12 OR 18  
AVERAGE FOR ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	739	195	175	171	198
EUR 0	682 92%	183 94%	164 94%	153 89%	182 92%
EUR 1 - EUR 49	16 2%	4 2%	2 1%	5 3%	5 3%
EUR 50 - EUR 149	22 3%	3 2%	4 2%	9 5%	6 3%
EUR 150 - EUR 299	12 2%	3 2%	2 1%	4 2%	3 1%
EUR 300 or more	7 1%	2 1%	3 2%	0 0	2 1%
Don't Know	0 0	0 0	0 0	0 0	0 0
Average	11,6	15,8	13,4	8,2	8,8

QD8. To what extent could you use the appliance as intended after the problem occurred?

FILTER: ASK QD8 IF QD6 = 1 OR 2 OR 3 OR 4 OR 5 OR 6 OR 8 OR 13 OR 14 OR 17 OR 18

	Total	UK	France	Italy	Poland
TOTAL	698	182	159	165	192
Not at all	231 33%	70 38%	46 29%	44 27%	72 37%
Partly, with major difficulty	208 30%	41 23%	50 31%	50 30%	67 35%
Partly, with minor difficulty	153 22%	39 21%	32 20%	45 27%	37 19%
Fully	106 15%	32 18%	31 20%	26 16%	16 9%
TOTAL PARTLY ( <i>Net</i> )	361 52%	80 44%	82 52%	95 58%	104 54%
Don't know	0 0	0 0	0 0	0 0	0 0

QD9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	Total	UK	France	Italy	Poland
TOTAL	739	195	175	171	198
Cancelled the purchase of the appliance within the cooling-off period	22 3%	9 5%	2 1%	6 4%	5 3%
Returned the appliance	139 19%	43 22%	33 19%	30 18%	32 16%
Repaired the appliance at my own expense	115 16%	15 8%	28 16%	35 20%	38 19%
Bought a replacement appliance	101 14%	29 15%	23 13%	24 14%	25 13%
Withheld payment for the appliance	33 4%	8 4%	7 4%	12 7%	6 3%
Made a complaint to the seller	256 35%	79 41%	48 27%	56 33%	74 37%
Asked the seller for repair, replacement or refund of the money I paid	227 31%	80 41%	47 27%	48 28%	52 26%
Asked the seller for compensation for damages or losses	64 9%	23 12%	12 7%	16 9%	13 7%
Made a complaint to a government body or consumer organisation	28 4%	7 4%	8 4%	8 5%	5 3%
Took the seller to an out-of-court dispute settlement/alternative dispute resolution body (ADR)	10 1%	0 0%	3 2%	4 2%	3 2%
Took the seller to court	3 0%	1 1%	0 0%	1 1%	1 1%
Other action	29 4%	12 6%	7 4%	1 1%	9 5%
Have not taken any action	45 6%	8 4%	14 8%	14 8%	10 5%

QD9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	Total	UK	France	Italy	Poland
TOTAL	739	195	175	171	198
Don't know	0	0	0	0	0
TOTAL 'TOOK THE SELLER TO COURT OR TO AN OUT-OF-COURT DISPUTE RESOLUTION BODY'	12 2%	1 1%	3 2%	4 2%	4 2%
TOTAL 'MADE A COMPLAINT TO A GOVERNMENT BODY OR CONSUMER ORGANISATION OR TOOK THE SELLER TO AN OUT-OF-COURT DISPUTE RESOLUTION BODY'	35 5%	7 4%	10 6%	10 6%	8 4%
TOTAL 'AT LEAST ONE ACTION'	694 94%	187 96%	161 92%	157 92%	188 95%

QD9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QD9BIS IF 'HAS NOT TAKEN ANY ACTION', QD9 = 13

	Total	UK	France	Italy	Poland
TOTAL	45	8	14	14	10
I was unlikely to get a satisfactory solution to the problem I encountered	12 27%	1 12%	5 33%	5 36%	2 18%
The sums involved were too small	6 14%	1 12%	4 26%	1 7%	1 8%
I did not know how or where to complain	0 0	0 0	0 0	0 0	0 0
I was not sure of my rights as a consumer	1 2%	0 0	0 0	0 0	1 10%
I thought it would take too long	3 6%	0 0	1 7%	1 7%	1 9%
I tried to complain about other problems in the past but was not successful	1 2%	0 0	0 0	0 0	1 10%
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	1 2%	1 13%	0 0	0 0	0 0
The complaints procedure was too complicated	1 2%	0 0	0 0	1 7%	0 0
Provider fixed problem on its own initiative	6 13%	1 12%	2 14%	1 7%	2 18%
I have not had the time yet	9 19%	1 13%	2 15%	3 21%	3 28%
Other	13 28%	3 38%	5 34%	4 29%	1 9%
Don't know	0 0	0 0	0 0	0 0	0 0



QD10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the seller, going to an alternative dispute resolution body or to court, repairing or replacing the appliance etc.?

The below average of consumer detriment is calculated for all respondents who have experienced a problem described as the first or second most serious problem.

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	739	195	175	171	198
Less than 1 hour	69 9%	26 13%	13 7%	12 7%	18 9%
1 to 2 hours	167 23%	50 26%	29 17%	37 22%	51 26%
3 to 4 hours	188 25%	47 24%	50 29%	46 27%	45 23%
5 to 10 hours	134 18%	37 19%	31 18%	33 19%	34 17%
11 to 20 hours	46 6%	14 7%	9 5%	11 6%	12 6%
More than 20 hours	122 17%	19 10%	39 22%	29 17%	36 18%
No time lost	13 2%	2 1%	5 3%	4 2%	2 1%
Don't remember	0 0	0 0	0 0	0 0	0 0
Average	7	5,8	8	7,2	7,1
TOTAL 'AT LEAST SOME TIME LOST'	726 98%	193 99%	170 97%	167 98%	196 99%

QD11. To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	739	195	175	171	198
Not at all or only a little	60 8%	36 18%	13 7%	3 2%	8 4%
Moderately	288 39%	84 43%	77 44%	60 35%	68 34%
Quite a lot	260 35%	52 27%	66 38%	60 35%	82 42%
Extremely	131 18%	23 12%	20 11%	49 28%	39 20%
TOTAL 'NOT AT ALL TO MODERATELY'	348 47%	120 62%	89 51%	63 37%	76 39%
TOTAL 'QUITE A LOT / EXTREMELY'	391 53%	75 38%	86 49%	109 63%	121 61%
Don't know	0 0	0 0	0 0	0 0	0 0

QD12A12. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

Costs of repairs or replacement at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs of repairs or replacement'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	739	195	175	171	198
EUR 0	99 13%	15 8%	31 17%	33 19%	20 10%
EUR 1 - EUR 99	130 18%	23 12%	22 13%	33 19%	52 26%
EUR 100 - EUR 199	63 9%	15 8%	17 10%	23 13%	8 4%
EUR 200 - EUR 349	32 4%	6 3%	12 7%	11 6%	4 2%
EUR 350 - EUR 499	10 1%	3 2%	4 2%	3 2%	0 0
EUR 500 or More	16 2%	8 4%	3 2%	4 2%	2 1%
Not relevant	301 41%	111 57%	61 35%	42 24%	86 44%
Don't remember	88 12%	14 7%	25 14%	23 13%	26 13%
Average	141,7	194,8	177,3	132,8	74,3

QD12A22. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs related to court proceedings'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	739	195	175	171	198
EUR 0	161 22%	24 12%	48 28%	56 33%	33 17%
EUR 1 - EUR 99	27 4%	7 4%	4 2%	9 5%	6 3%
EUR 100 - EUR 199	4 1%	1 1%	0 0	1 1%	2 1%
EUR 200 or More	5 1%	0 0	2 1%	2 1%	1 0
Not relevant	464 63%	153 78%	95 54%	76 44%	140 71%
Don't remember	79 11%	10 5%	26 15%	28 16%	15 8%
Average	107,8	36,5	325,6	67,4	80,1

QD12A32. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred other extra costs'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	739	195	175	171	198
EUR 0	95 13%	13 7%	34 19%	35 20%	14 7%
EUR 1 - EUR 19	141 19%	44 23%	19 11%	21 12%	57 29%
EUR 20 - EUR 49	55 7%	18 9%	14 8%	11 6%	13 6%
EUR 50 - EUR 124	29 4%	6 3%	6 3%	11 6%	6 3%
EUR 125 or more	8 1%	2 1%	1 0	2 1%	4 2%
Not relevant	273 37%	81 42%	70 40%	57 33%	65 33%
Don't remember	138 19%	31 16%	32 18%	35 20%	41 21%
Average	28,7	25	43,8	31,4	22,7

QD12AT2. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who incurred costs trying to sort out the problem'

INDICATE TOTAL AMOUNT

	Total	UK	France	Italy	Poland
TOTAL	739	195	175	171	198
EUR 0	127 17%	30 15%	31 18%	29 17%	38 19%
EUR 1 - EUR 99	245 33%	66 34%	43 25%	46 27%	89 45%
EUR 100 - EUR 199	68 9%	14 7%	19 11%	26 15%	9 4%
EUR 200 - EUR 349	36 5%	7 4%	12 7%	11 6%	6 3%
EUR 350 - EUR 499	12 2%	4 2%	4 2%	4 2%	0 0
EUR 500 or More	20 3%	9 5%	4 2%	5 3%	3 1%
Not relevant	176 24%	59 30%	44 25%	31 18%	42 21%
Don't remember	55 7%	6 3%	17 10%	20 12%	11 6%
Average	121,1	127,6	170,4	131	68,3

QD12A11. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

Costs of repairs or replacement at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	739	195	175	171	198
EUR 0	399 54%	126 65%	92 52%	75 44%	107 54%
EUR 1 - EUR 99	130 18%	23 12%	22 13%	33 19%	52 26%
EUR 100 - EUR 199	63 9%	15 8%	17 10%	23 13%	8 4%
EUR 200 - EUR 349	32 4%	6 3%	12 7%	11 6%	4 2%
EUR 350 - EUR 499	10 1%	3 2%	4 2%	3 2%	0 0
EUR 500 or More	16 2%	8 4%	3 2%	4 2%	2 1%
Not relevant	0 0	0 0	0 0	0 0	0 0
Don't remember	88 12%	14 7%	25 14%	23 13%	26 13%
Average	54,8	59,2	69	65,8	28

QD12A21. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	739	195	175	171	198
EUR 0	625 85%	177 91%	143 82%	132 77%	173 88%
EUR 1 - EUR 99	27 4%	7 4%	4 2%	9 5%	6 3%
EUR 100 - EUR 199	4 1%	1 1%	0 0	1 1%	2 1%
EUR 200 or More	5 1%	0 0	2 1%	2 1%	1 0
Not relevant	0 0	0 0	0 0	0 0	0 0
Don't remember	79 11%	10 5%	26 15%	28 16%	15 8%
Average	5,7	1,6	13,1	5,6	4



QD12A31. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	739	195	175	171	198
EUR 0	368 50%	94 48%	104 59%	92 54%	79 40%
EUR 1 - EUR 19	141 19%	44 23%	19 11%	21 12%	57 29%
EUR 20 - EUR 49	55 7%	18 9%	14 8%	11 6%	13 6%
EUR 50 - EUR 124	29 4%	6 3%	6 3%	11 6%	6 3%
EUR 125 or more	8 1%	2 1%	1 0	2 1%	4 2%
Not relevant	0 0	0 0	0 0	0 0	0 0
Don't remember	138 19%	31 16%	32 18%	35 20%	41 21%
Average	11,1	10,7	12,1	10,3	11,3

QD12AT1. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

INDICATE TOTAL AMOUNT

	Total	UK	France	Italy	Poland
TOTAL	739	195	175	171	198
EUR 0	303 41%	89 46%	75 43%	60 35%	79 40%
EUR 1 - EUR 99	245 33%	66 34%	43 25%	46 27%	89 45%
EUR 100 - EUR 199	68 9%	14 7%	19 11%	26 15%	9 4%
EUR 200 - EUR 349	36 5%	7 4%	12 7%	11 6%	6 3%
EUR 350 - EUR 499	12 2%	4 2%	4 2%	4 2%	0 0
EUR 500 or More	20 3%	9 5%	4 2%	5 3%	3 1%
Not relevant	0 0	0 0	0 0	0 0	0 0
Don't remember	55 7%	6 3%	17 10%	20 12%	11 6%
Average	67,4	67,5	89,2	79,2	39,2

QD13. You indicated a price of [INSERT AMOUNT PAID FROM QD3] for the appliance.

What is the most you would now pay for this appliance taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress?

FILTER: ASK QD13 IF [AMOUNT FROM QD3]=TRUE OR IF QD3A=9999999

	Total	UK	France	Italy	Poland
TOTAL	701	183	165	166	188
Would pay the same price again	171 24%	67 37%	37 22%	27 16%	41 22%
Would pay three quarters of the price	172 24%	38 21%	37 22%	43 26%	54 29%
Would pay half the price	101 14%	20 11%	21 12%	35 21%	25 13%
Would pay one quarter of the price	36 5%	4 2%	6 4%	13 8%	13 7%
I wouldn't buy again	220 31%	54 29%	63 38%	48 29%	55 29%
Don't know	1 0	0 0	1 1%	0 0	0 0

QD14. Which of these, if any, has the seller done so far in response to the problem?

Mark all that apply.

FILTER: ASK QD14 IF QD9 = CODES 1 TO 12

	Total	UK	France	Italy	Poland
TOTAL	694	187	161	157	188
Acknowledged problem	239 34%	81 43%	55 34%	42 27%	61 33%
Investigating problem	127 18%	45 24%	9 6%	36 23%	36 19%
Gave a satisfactory explanation	92 13%	31 17%	15 9%	26 16%	20 11%
Gave an unsatisfactory explanation	133 19%	33 18%	27 17%	44 28%	29 15%
Repaired or replaced the appliance	217 31%	68 36%	40 25%	46 29%	63 34%
Gave a partial or full refund of the money I paid	69 10%	30 16%	11 7%	10 6%	19 10%
Gave credit note or voucher	29 4%	6 3%	12 7%	11 7%	1 0
Gave compensation for damages or losses	38 5%	12 6%	12 7%	5 3%	9 5%
Told me that my legal guarantee was no longer valid	66 10%	7 4%	14 9%	16 10%	29 16%
Other	29 4%	9 5%	4 2%	5 3%	11 6%
Total 'GAVE REIMBURSEMENT OR COMPENSATION'	124 18%	43 23%	33 20%	23 15%	26 14%
Total 'AT LEAST ONE ACTION'	637 92%	176 94%	142 88%	145 92%	175 93%

QD14. Which of these, if any, has the seller done so far in response to the problem?

Mark all that apply.

FILTER: ASK QD14 IF QD9 = CODES 1 TO 12

	Total	UK	France	Italy	Poland
TOTAL	694	187	161	157	188
Has done nothing	57 8%	11 6%	20 12%	13 8%	13 7%
Don't know	0 0	0 0	0 0	0 0	0 0

QD15A2. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the seller?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who received reimbursement of compensation'

FILTER: ASK QD15A IF QD14 = 6 OR 7

	Total	UK	France	Italy	Poland
TOTAL	124	43	33	23	26
EUR 0	3 2%	1 2%	0 0	2 9%	0 0
EUR 1 - EUR 69	54 44%	21 49%	12 36%	10 44%	12 45%
EUR 70 - EUR 139	19 15%	5 12%	3 9%	5 21%	6 24%
EUR 140 - EUR 199	11 9%	5 12%	2 6%	2 9%	2 8%
EUR 200 - EUR 499	25 20%	9 21%	7 21%	4 18%	5 20%
EUR 500 or more	15 12%	3 7%	9 29%	2 9%	1 3%
Don't Know	0 0	0 0	0 0	0 0	0 0
Average	219,3	208,2	329,7	166	141,5

QD15A1. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the seller?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QD15A IF QD14 = 6 OR 7

	Total	UK	France	Italy	Poland
TOTAL	739	195	175	171	198
EUR 0	618 84%	153 78%	143 81%	151 88%	172 87%
EUR 1 - EUR 69	51 7%	20 10%	12 7%	8 5%	12 6%
EUR 70 - EUR 139	19 3%	5 3%	3 2%	5 3%	6 3%
EUR 140 - EUR 199	11 1%	5 3%	2 1%	2 1%	2 1%
EUR 200 - EUR 499	25 3%	9 5%	7 4%	4 2%	5 3%
EUR 500 or more	15 2%	3 2%	9 5%	2 1%	1 0
Don't Know	0 0	0 0	0 0	0 0	0 0
Average	36	44,8	61,3	20,2	18,5

QD16. To what extent has the problem been resolved?

	Total	UK	France	Italy	Poland
TOTAL	739	195	175	171	198
Fully resolved	393 53%	113 58%	86 49%	88 51%	106 54%
Partly resolved	115 16%	22 11%	33 19%	26 15%	35 17%
Not yet resolved but I was informed that the investigation is ongoing	115 16%	35 18%	25 14%	24 14%	31 16%
Not yet resolved and I have not received any reply	53 7%	14 7%	14 8%	18 10%	7 4%
Not resolved and I decided not to do anything about it	63 9%	11 6%	17 10%	16 9%	19 10%
Don't know	0 0	0 0	0 0	0 0	0 0



QD17A. How long did the problem last until it was fully resolved?

FILTER: ASK QD17A IF QD16=1

	Total	UK	France	Italy	Poland
TOTAL	393	113	86	88	106
Less than one day	34 9%	7 6%	12 13%	5 6%	10 9%
One day to less than a week	132 34%	32 28%	30 35%	30 34%	40 38%
One week to less than one month	155 39%	49 43%	30 34%	38 43%	38 36%
One month to less than three months	53 13%	18 16%	10 11%	10 11%	15 14%
Three months to less than six months	16 4%	7 6%	5 6%	3 3%	1 1%
Six months to less than a year	2 0%	0 0%	0 0%	1 1%	1 1%
A year or more	2 0%	0 0%	0 0%	1 1%	1 1%
TOTAL 'LESS THAN A MONTH'	320 82%	88 78%	71 83%	73 83%	88 83%
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	69 18%	25 22%	15 17%	13 15%	16 15%
TOTAL 'SIX MONTHS OR MORE'	4 1%	0 0%	0 0%	2 2%	2 2%
Don't remember	0 0%	0 0%	0 0%	0 0%	0 0%

QD17B. How long did the problem last until it was partly resolved?

FILTER: ASK QD17A IF QD16=2

	Total	UK	France	Italy	Poland
TOTAL	115	22	33	26	35
Less than one day	6 5%	1 5%	2 6%	1 4%	2 5%
One day to less than a week	24 21%	3 14%	5 15%	10 39%	6 18%
One week to less than one month	50 43%	13 59%	16 49%	7 27%	14 40%
One month to less than three months	17 15%	2 9%	3 10%	5 19%	7 21%
Three months to less than six months	12 10%	2 9%	3 9%	2 8%	5 15%
Six months to less than a year	3 3%	1 5%	2 6%	0 0	0 0
A year or more	3 3%	0 0	2 6%	1 4%	0 0
TOTAL 'LESS THAN A MONTH'	80 69%	17 77%	23 70%	18 69%	22 63%
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	30 26%	4 18%	6 18%	7 27%	13 37%
TOTAL 'SIX MONTHS OR MORE'	6 5%	1 5%	4 12%	1 4%	0 0
Don't remember	0 0	0 0	0 0	0 0	0 0

QD17C. How long has the problem lasted so far?

FILTER: ASK QD17A IF QD16= 3 OR 4

	Total	UK	France	Italy	Poland
TOTAL	168	49	39	42	38
Less than one day	1 1%	0 0	0 0	0 0	1 3%
One day to less than a week	15 9%	5 10%	6 15%	2 5%	2 5%
One week to less than one month	50 30%	12 25%	12 30%	14 33%	12 33%
One month to less than three months	44 26%	10 20%	10 24%	11 26%	13 35%
Three months to less than six months	30 18%	12 25%	7 18%	4 9%	7 18%
Six months to less than a year	15 9%	5 10%	0 0	7 17%	3 7%
A year or more	14 8%	5 10%	5 13%	4 10%	0 0
TOTAL 'LESS THAN A MONTH'	66 39%	17 35%	17 45%	16 38%	15 40%
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	74 44%	22 45%	17 43%	15 36%	20 53%
TOTAL 'SIX MONTHS OR MORE'	29 17%	10 20%	5 13%	11 26%	3 7%
Don't remember	0 0	0 0	0 0	0 0	0 0

QD17D. How long did the problem last until you decided not to do anything about it?

FILTER: ASK QD17A IF QD16=5

	Total	UK	France	Italy	Poland
TOTAL	63	11	17	16	19
Less than one day	6 10%	2 18%	4 26%	0 0	0 0
One day to less than a week	16 26%	3 27%	6 35%	3 19%	4 23%
One week to less than one month	17 27%	3 27%	5 27%	4 25%	6 30%
One month to less than three months	9 14%	2 18%	0 0	3 19%	4 19%
Three months to less than six months	3 5%	0 0	0 0	1 6%	2 10%
Six months to less than a year	2 3%	0 0	0 0	1 6%	1 4%
A year or more	10 15%	1 9%	2 12%	4 25%	3 14%
TOTAL 'LESS THAN A MONTH'	40 64%	8 73%	15 88%	7 43%	10 53%
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	12 18%	2 18%	0 0	4 25%	6 29%
TOTAL 'SIX MONTHS OR MORE'	11 18%	1 9%	2 12%	5 31%	3 18%
Don't remember	0 0	0 0	0 0	0 0	0 0

QD17T. Duration of the problem

	Total	UK	France	Italy	Poland
TOTAL	739	195	175	171	198
Less than one day	41 5%	8 4%	14 8%	6 3%	13 7%
One day to less than a week	171 23%	40 21%	41 23%	42 25%	48 24%
One week to less than one month	254 34%	74 38%	57 33%	59 34%	64 33%
One month to less than three months	114 15%	30 15%	22 13%	26 15%	36 18%
Three months to less than six months	58 8%	21 11%	15 9%	9 5%	13 7%
Six months to less than a year	19 3%	6 3%	2 1%	8 5%	4 2%
A year or more	19 3%	5 3%	7 4%	6 3%	1 0
TOTAL 'LESS THAN A MONTH'	466 63%	122 63%	112 64%	107 62%	125 63%
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	172 23%	51 26%	37 21%	35 20%	49 25%
TOTAL 'SIX MONTHS OR MORE'	38 5%	11 6%	9 5%	14 8%	4 2%
Don't remember	0 0	0 0	0 0	0 0	0 0
Not Stated	63 9%	11 6%	17 10%	16 9%	19 10%

QD18. Thank you for reporting on your most serious problem.

With which of the goods or services listed below did you experience your SECOND most serious problem (i.e. that caused you the second most trouble or cost) in the last 12 months?

If your second most serious problem is with the same type of goods or services as your most serious problem, please select this category again.

This is the final problem we ask you to provide information on.

	Total	UK	France	Italy	Poland
TOTAL	476	134	117	110	116
Mobile telephone services	80 17%	14 10%	17 14%	27 24%	22 19%
Electricity services	29 6%	12 9%	3 3%	8 7%	6 5%
Loans or credit	20 4%	3 2%	9 8%	6 5%	2 2%
Credit cards	12 2%	3 2%	3 3%	3 3%	3 2%
Large household appliances	21 4%	7 5%	4 3%	6 5%	4 4%
Train services	27 6%	15 11%	8 7%	3 3%	1 1%
Clothing, footwear and bags	71 15%	15 11%	12 11%	9 8%	34 30%
Did not have another problem with these goods and services	216 45%	65 48%	60 51%	47 43%	43 38%
Don't know	2 0	0 0	1 1%	1 1%	0 0

QE1. You indicated you had a problem with train services over the last 12 months.  
 With which of the following did you experience the problem?

MULTIPLE ANSWERS POSSIBLE

FILTER: ASK QE1 TO QE18 IF "TRAIN SERVICES", CODE 6, IS THE ONLY CHOICE IN DS2A; OR "TRAIN SERVICES", CODE 6, IN DS3; OR "TRAIN SERVICES", CODE 6, IN QA18 OR QB18 OR QC18 OR QD18 OR QE18 OR QF18

	Total	UK	France	Italy	Poland
TOTAL	653	246	170	156	80
Travelling by train as passenger	575 88%	228 93%	150 88%	133 85%	63 79%
Transporting a bicycle by train	28 4%	9 4%	5 3%	8 5%	7 8%
Transporting another vehicle by train (e.g. a car or a scooter)	16 2%	5 2%	4 2%	6 4%	1 1%
Transporting mobility equipment for disabled passengers	14 2%	3 1%	4 2%	3 2%	4 5%
Luggage transport by train	27 4%	4 2%	10 6%	7 4%	6 8%
Other	28 4%	3 1%	10 6%	11 7%	4 5%
Don't know	0 0	0 0	0 0	0 0	0 0

QE2. When did you buy this train service?

	Total	UK	France	Italy	Poland
TOTAL	653	246	170	156	80
Less than 1 month ago	149 23%	66 27%	30 18%	35 22%	18 22%
1 month to less than 3 months ago	184 28%	79 32%	46 27%	39 25%	19 24%
3 months to less than 6 months ago	165 25%	57 23%	43 25%	43 28%	22 27%
6 months to less than 12 months ago	121 19%	35 14%	43 25%	29 19%	14 18%
12 months to less than 24 months ago	28 4%	8 3%	4 2%	9 6%	7 9%
2 years ago or more	6 1%	1 0	4 2%	1 1%	0 0
Total 'Less than 6 months ago'	498 76%	202 82%	120 70%	117 75%	59 73%
Total '6 months to less than 24 months'	149 23%	43 17%	47 27%	38 24%	21 27%
Total '2 years ago or more'	6 1%	1 0	4 2%	1 1%	0 0
Don't know	0 0	0 0	0 0	0 0	0 0



QE3A. How much did you pay for this train service (NOT including any over-/extra charges, if applicable)?

If you are not sure, please give an estimate.

Please indicate the amount paid in [NATIONAL CURRENCY]:

	Total	UK	France	Italy	Poland
TOTAL	653	246	170	156	80
EUR 0 - EUR 19	154 24%	47 19%	20 12%	33 21%	54 68%
EUR 20 - EUR 49	194 30%	87 35%	39 23%	50 32%	17 21%
EUR 50 - EUR 79	117 18%	38 15%	38 23%	37 24%	4 4%
EUR 80 - EUR 149	92 14%	38 15%	30 18%	22 14%	2 2%
EUR 150 or more	69 11%	27 11%	26 15%	12 8%	4 4%
I didn't pay for this train service	12 2%	4 2%	7 4%	1 1%	0 0
Don't know	15 2%	5 2%	9 5%	1 1%	0 0
Average	82,1	108,5	86,6	62,3	34,2

QE4. How did you purchase this train service?

	Total	UK	France	Italy	Poland
TOTAL	653	246	170	156	80
In person, at a railway station, travel agency or other sales point	266 41%	95 39%	63 37%	68 44%	40 50%
Over the Internet, directly from the seller/provider	284 43%	101 41%	84 49%	71 45%	28 35%
Over the Internet, through an intermediary (e.g. comparison website)	58 9%	31 13%	9 5%	11 7%	7 9%
By telephone	15 2%	4 2%	5 3%	3 2%	3 3%
On the train	15 2%	8 3%	4 3%	1 1%	2 2%
Other	15 2%	7 3%	5 3%	2 1%	1 1%
<b>TOTAL 'OVER THE INTERNET'</b>	<b>341 52%</b>	<b>132 54%</b>	<b>93 54%</b>	<b>82 53%</b>	<b>35 43%</b>
<b>TOTAL 'OTHER SALES CHANNELS'</b>	<b>311 48%</b>	<b>114 46%</b>	<b>78 46%</b>	<b>74 47%</b>	<b>45 57%</b>
Don't remember	0 0	0 0	0 0	0 0	0 0

QE5. What type of train service did you have?

	Total	UK	France	Italy	Poland
TOTAL	653	246	170	156	80
International	21 3%	3 1%	10 6%	2 1%	6 8%
National	402 62%	133 54%	116 68%	101 65%	52 65%
Regional	181 28%	77 31%	40 23%	45 29%	19 24%
Urban or suburban	49 7%	33 13%	5 3%	8 5%	3 3%
I don't remember	0 0	0 0	0 0	0 0	0 0

QE6. Which of the items below describe the problem with the train service or with the seller/provider you obtained it from?  
Mark all that apply.

	Total	UK	France	Italy	Poland
<b>TOTAL</b>	653	246	170	156	80
<b>QUALITY OF SERVICE</b>					
Train service not as described when purchased ( <i>e.g. on-board services and facilities not as described, or seat reservation did not work</i> )	97 15%	32 13%	15 9%	28 18%	22 28%
Poor customer or after-sales service	120 18%	33 13%	30 17%	28 18%	29 36%
<b>INJURY</b>					
Train service caused injury	19 3%	2 1%	5 3%	5 3%	7 8%
<b>LUGGAGE AND BICYCLES</b>					
Registered luggage lost, damaged or delayed	22 3%	3 1%	9 5%	5 3%	5 7%
Could not take bicycle on board	19 3%	8 3%	4 2%	4 3%	3 4%
<b>REDUCED MOBILITY OR DISABILITY</b>					
Lack of assistance/boarding denied for passenger with reduced mobility or disability	22 3%	6 2%	3 2%	5 3%	8 10%
Loss of or damage to mobility equipment	7 1%	1 0	3 2%	2 1%	1 1%
<b>TRAIN DELAYS AND CANCELLATION ISSUES</b>					
Train cancelled	162 25%	85 35%	43 25%	27 17%	7 9%
Train delayed	437 67%	164 67%	114 67%	110 70%	48 60%
Meals, drinks, accommodation and/or transport not offered by seller/provider when train was delayed	39 6%	15 6%	12 7%	5 3%	7 9%

QE6. Which of the items below describe the problem with the train service or with the seller/provider you obtained it from?  
Mark all that apply.

	Total	UK	France	Italy	Poland
<b>TOTAL</b>	653	246	170	156	80
Lack of information, in case of transport disruption, on passenger rights or alternative means of transport	119 18%	40 16%	33 20%	28 18%	17 22%
Unclear or complex pricing	41 6%	9 4%	12 7%	10 6%	10 12%
<b>BILLING</b>					
Bill incorrect (e.g. I was overcharged)	30 5%	11 4%	8 5%	6 4%	5 6%
<b>COMPENSATION</b>					
Compensation (e.g. in cases of delay, cancellation or lost/damaged luggage) was inadequate or not offered at all	112 17%	25 10%	41 24%	36 23%	10 13%
<b>MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES</b>					
Misleading or incorrect indication of price (e.g. hidden charges)	26 4%	4 2%	8 5%	7 4%	7 9%
<b>CONTRACTUAL ISSUES</b>					
Missing or incomplete information in the contract (e.g. duration, conditions for termination, identity of the seller/provider, etc.)	23 4%	2 1%	8 4%	6 4%	8 10%
Other problem	34 5%	8 3%	15 9%	7 5%	5 6%
Don't know	0 0	0 0	0 0	0 0	0 0
<b>TOTAL 'QUALITY OF SERVICE'</b>	195 30%	58 24%	36 21%	51 33%	50 62%
<b>TOTAL 'INJURY'</b>	19 3%	2 1%	5 3%	5 3%	7 8%

**CONSUMER DETRIMENT**

Multi-country tables

QE6. Which of the items below describe the problem with the train service or with the seller/provider you obtained it from?  
Mark all that apply.

	Total	UK	France	Italy	Poland
TOTAL	653	246	170	156	80
TOTAL 'LUGGAGE AND BICYCLES'	39 6%	11 4%	11 6%	9 6%	9 11%
TOTAL 'REDUCED MOBILITY OR DISABILITY'	27 4%	7 3%	4 2%	7 5%	9 11%
TOTAL 'TRAIN DELAYS AND CANCELLATION ISSUES'	528 81%	213 87%	134 79%	127 81%	53 67%
TOTAL 'PRICING'	41 6%	9 4%	12 7%	10 6%	10 12%
TOTAL 'BILLING'	30 5%	11 4%	8 5%	6 4%	5 6%
TOTAL 'COMPENSATION'	112 17%	25 10%	41 24%	36 23%	10 13%
TOTAL 'MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES'	26 4%	4 2%	8 5%	7 4%	7 9%
TOTAL 'CONTRACTUAL ISSUES'	23 4%	2 1%	8 4%	6 4%	8 10%

QE7A2. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the seller/provider)? Mark 0 if you did not pay any over-/extra charges or hidden fees.

If you are not sure, please give an estimate.

'The average is calculated based on all respondents who incurred over-/extra charges or hidden fees'

FILTER: ASK QE7A IF QE6= 9 OR 10 OR 12 OR 18

	Total	UK	France	Italy	Poland
TOTAL	81	22	25	19	15
EUR 0	31 38%	6 27%	9 37%	10 53%	6 37%
EUR 1 - EUR 19	19 24%	8 36%	1 4%	4 21%	6 40%
EUR 20 - EUR 49	15 18%	2 9%	8 32%	4 21%	1 6%
EUR 50 - EUR 99	5 6%	1 5%	2 8%	0 0	2 12%
EUR 100 or more	12 14%	5 23%	5 19%	1 5%	1 6%
Don't know	0 0	0 0	0 0	0 0	0 0
Average	220,2	552,5	97	40,9	34,6

QE7A1. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the seller/provider)? Mark 0 if you did not pay any over-/extra charges or hidden fees.

If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QE7A IF QE6= 9 OR 10 OR 12 OR 18

AVERAGE FOR ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	653	246	170	156	80
EUR 0	602 92%	230 93%	155 91%	147 94%	70 88%
EUR 1 - EUR 19	19 3%	8 3%	1 1%	4 3%	6 8%
EUR 20 - EUR 49	15 2%	2 1%	8 5%	4 3%	1 1%
EUR 50 - EUR 99	5 1%	1 0	2 1%	0 0	2 2%
EUR 100 or more	12 2%	5 2%	5 3%	1 1%	1 1%
Don't know	0 0	0 0	0 0	0 0	0 0
Average	17	36	8,9	2,4	4,2



QE8. To what extent could you use the train service as intended?

FILTER: ASK QE8 IF QE6 = 1 OR 2 OR 3 OR 4 OR 5 OR 6 OR 8 OR 13 OR 14 OR 17 OR 18

	Total	UK	France	Italy	Poland
TOTAL	516	187	129	130	69
Not at all	41 8%	12 6%	13 10%	10 8%	7 10%
Partly, with major difficulty	252 49%	87 47%	75 58%	57 44%	33 47%
Partly, with minor difficulty	174 34%	72 39%	35 27%	45 35%	22 32%
Fully	48 9%	16 9%	6 5%	18 14%	8 11%
TOTAL 'PARTLY'	426 83%	159 85%	110 86%	102 78%	55 79%
Don't know	0 0	0 0	0 0	0 0	0 0

QE9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	Total	UK	France	Italy	Poland
TOTAL	653	246	170	156	80
Returned the train ticket	92 14%	13 5%	64 37%	3 2%	13 16%
Bought a replacement train ticket	70 11%	21 9%	14 8%	21 13%	14 17%
Paid for alternative transport (e.g. bus, taxi, plane, boat)	93 14%	36 15%	15 9%	30 19%	12 15%
Made a complaint to the seller/provider	233 36%	110 45%	43 25%	46 29%	34 42%
Asked the seller/provider to provide transport continuation or re-routing	51 8%	15 6%	12 7%	10 6%	14 17%
Asked the seller/provider for compensation for damages or losses	82 13%	32 13%	26 15%	16 10%	8 10%
Asked the seller/provider to provide refund of the money I paid	124 19%	63 26%	20 12%	30 19%	11 14%
Made a complaint to a government body or consumer organisation	22 3%	5 2%	6 3%	8 5%	3 4%
Took the seller/provider to an out-of-court dispute settlement/alternative dispute resolution body (ADR)	10 1%	1 0%	3 2%	3 2%	3 3%
Took the seller/provider to court	7 1%	0 0%	2 1%	2 1%	3 3%
Other action	16 2%	2 1%	6 4%	3 2%	4 5%
Have not taken any action	122 19%	42 17%	32 19%	39 25%	9 11%

QE9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	Total	UK	France	Italy	Poland
TOTAL	653	246	170	156	80
TOTAL 'TOOK THE PROVIDER TO COURT OR TO AN OUT-OF-COURT DISPUTE RESOLUTION BODY'	14 2%	1 0	4 2%	5 3%	3 4%
	29 4%	6 2%	8 5%	10 6%	5 7%
TOTAL 'AT LEAST ONE ACTION'	531 81%	204 83%	138 81%	117 75%	72 89%
Don't know	0 0	0 0	0 0	0 0	0 0

QE9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QE9BIS IF 'HAS NOT TAKEN ANY ACTION,' QE9 = 13

	Total	UK	France	Italy	Poland
TOTAL	122	42	32	39	9
I was unlikely to get a satisfactory solution to the problem I encountered	77 63%	25 59%	19 60%	28 72%	4 51%
The sums involved were too small	27 22%	8 19%	9 27%	8 21%	3 30%
I did not know how or where to complain	13 10%	4 9%	3 9%	5 13%	1 10%
I was not sure of my rights as a passenger	14 11%	9 21%	3 9%	2 5%	0 0
I thought it would take too long	16 13%	4 9%	5 16%	5 13%	2 20%
I tried to complain about other problems in the past but was not successful	15 12%	8 19%	2 6%	4 10%	1 10%
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	4 3%	2 5%	1 3%	0 0	1 11%
The complaints procedure was too complicated	10 8%	6 14%	1 3%	2 5%	1 10%
Seller/provider fixed the problem on its own initiative	4 3%	0 0	3 9%	1 2%	0 0
I have not had the time yet	6 5%	2 5%	1 3%	1 3%	2 19%
Other	6 5%	4 10%	0 0	1 3%	1 10%
Don't know	0 0	0 0	0 0	0 0	0 0

QE10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, contacting the seller/provider, complaining to the national authority in charge of enforcing passenger rights, going to an alternative dispute resolution body or to court, looking for an alternative etc.?

The below average of consumer detriment is calculated for all respondents who have experienced a problem described as the first or second most serious problem.

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	653	246	170	156	80
Less than 1 hour	121 19%	50 20%	29 17%	29 19%	14 17%
1 to 2 hours	253 39%	113 46%	51 30%	61 39%	27 34%
3 to 4 hours	163 25%	55 22%	48 28%	37 24%	23 29%
5 to 10 hours	63 10%	15 6%	22 13%	14 9%	12 15%
11 to 20 hours	19 3%	5 2%	7 4%	6 4%	1 1%
More than 20 hours	22 3%	4 2%	9 5%	6 4%	3 4%
No time lost	12 2%	4 2%	5 3%	3 2%	0 0
Don't remember	0 0	0 0	0 0	0 0	0 0
Average	3,4	2,7	4,3	3,6	3,6
TOTAL 'AT LEAST SOME TIME LOST'	641 98%	242 98%	165 97%	153 98%	80 100%

QE11. To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	653	246	170	156	80
Not at all or only a little	60 9%	39 16%	11 6%	7 4%	3 3%
Moderately	225 35%	123 50%	51 30%	27 17%	24 30%
Quite a lot	254 39%	64 26%	76 45%	81 52%	33 41%
Extremely	114 17%	20 8%	32 19%	41 26%	21 26%
TOTAL 'NOT AT ALL TO MODERATELY'	285 44%	162 66%	62 37%	34 22%	26 33%
TOTAL 'QUITE A LOT / EXTREMELY'	368 56%	84 34%	108 63%	122 78%	54 67%
Don't know	0 0	0 0	0 0	0 0	0 0

QE12A12. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller/provider?

Please provide an estimate for the following possible cost items.

Costs of replacement ticket/alternative transport at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs of replacement ticket/alternative transport'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	653	246	170	156	80
EUR 0	68 10%	19 8%	21 12%	26 17%	3 3%
EUR 1 - EUR 19	65 10%	21 9%	9 5%	12 8%	23 29%
EUR 20 - EUR 49	72 11%	29 12%	18 11%	18 12%	7 8%
EUR 50 - EUR 99	50 8%	18 7%	14 8%	16 10%	3 3%
EUR 100 - EUR 199	26 4%	10 4%	8 5%	7 4%	1 1%
More than EUR 200	9 1%	1 0	5 3%	2 1%	1 1%
Not relevant	247 38%	122 50%	55 32%	40 26%	29 37%
Don't remember	116 18%	26 11%	41 24%	35 22%	14 17%
Average	54,3	50,7	73,1	55,3	32,2

QE12A22. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller/provider?

Please provide an estimate for the following possible cost items.

Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs related to court proceedings'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	653	246	170	156	80
EUR 0	112 17%	26 11%	36 21%	42 27%	7 9%
EUR 1 - EUR 99	24 4%	9 4%	6 3%	3 2%	6 8%
EUR 100 - EUR 199	5 1%	2 1%	1 0	1 1%	1 1%
EUR 200 or more	6 1%	0 0	1 1%	4 3%	1 1%
Not relevant	430 66%	193 78%	96 57%	82 53%	59 73%
Don't remember	76 12%	16 7%	30 18%	24 15%	6 7%
Average	77,3	36,5	60,1	161,7	66,3



QE12A32. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller/provider?  
Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, accommodation, meals, refreshments, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred other extra costs'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	653	246	170	156	80
EUR 0	74 11%	18 7%	25 14%	26 17%	5 7%
EUR 1 - EUR 9	59 9%	27 11%	5 3%	11 7%	16 20%
EUR 10 - EUR 29	82 12%	23 9%	28 16%	23 15%	8 10%
EUR 30 - EUR 69	19 3%	6 2%	8 5%	5 3%	0 0
EUR 70 - EUR 149	9 1%	3 1%	1 1%	4 3%	1 1%
EUR 150 or more	6 1%	1 0	2 1%	2 1%	1 1%
Not relevant	304 47%	148 60%	58 34%	63 40%	35 44%
Don't remember	100 15%	20 8%	44 26%	22 14%	14 17%
Average	36,5	22,6	47	55,1	18,8

QE12AT2. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who incurred costs trying to sort out the problem'

INDICATE TOTAL AMOUNT

	Total	UK	France	Italy	Poland
TOTAL	653	246	170	156	80
EUR 0	305 47%	129 52%	76 44%	68 44%	32 40%
EUR 1 - EUR 19	102 16%	37 15%	16 10%	19 12%	29 36%
EUR 20 - EUR 49	80 12%	33 13%	23 13%	18 12%	6 7%
EUR 50 - EUR 99	56 9%	18 7%	14 8%	17 11%	7 9%
EUR 100 or more	59 9%	18 7%	21 12%	18 12%	3 3%
Not relevant	0 0	0 0	0 0	0 0	0 0
Don't remember	52 8%	11 4%	21 13%	16 10%	3 4%
Average	71,2	54,5	86,9	94,5	47,8

QE12A11. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller/provider?

Please provide an estimate for the following possible cost items.

Costs of replacement ticket/alternative transport at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	653	246	170	156	80
EUR 0	315 48%	141 57%	76 45%	66 42%	32 40%
EUR 1 - EUR 19	65 10%	21 9%	9 5%	12 8%	23 29%
EUR 20 - EUR 49	72 11%	29 12%	18 11%	18 12%	7 8%
EUR 50 - EUR 99	50 8%	18 7%	14 8%	16 10%	3 3%
EUR 100 - EUR 199	26 4%	10 4%	8 5%	7 4%	1 1%
More than EUR 200	9 1%	1 0	5 3%	2 1%	1 1%
Not relevant	0 0	0 0	0 0	0 0	0 0
Don't remember	116 18%	26 11%	41 24%	35 22%	14 17%
Average	22,5	18,2	30,1	25,2	16,7

QE12A21. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller/provider?

Please provide an estimate for the following possible cost items.

Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	653	246	170	156	80
EUR 0	542 83%	219 89%	133 78%	124 80%	66 82%
EUR 1 - EUR 99	24 4%	9 4%	6 3%	3 2%	6 8%
EUR 100 - EUR 199	5 1%	2 1%	1 0	1 1%	1 1%
EUR 200 or more	6 1%	0 0	1 1%	4 3%	1 1%
Not relevant	0 0	0 0	0 0	0 0	0 0
Don't remember	76 12%	16 7%	30 18%	24 15%	6 7%
Average	4,7	1,8	3,3	9,8	7,4

QE12A31. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller/provider?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, accommodation, meals, refreshments, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	653	246	170	156	80
EUR 0	378 58%	166 67%	83 49%	89 57%	40 50%
EUR 1 - EUR 9	59 9%	27 11%	5 3%	11 7%	16 20%
EUR 10 - EUR 29	82 12%	23 9%	28 16%	23 15%	8 10%
EUR 30 - EUR 69	19 3%	6 2%	8 5%	5 3%	0 0
EUR 70 - EUR 149	9 1%	3 1%	1 1%	4 3%	1 1%
EUR 150 or more	6 1%	1 0	2 1%	2 1%	1 1%
Not relevant	0 0	0 0	0 0	0 0	0 0
Don't remember	100 15%	20 8%	44 26%	22 14%	14 17%
Average	11,5	6	16,2	18,5	7,3

QE12AT1. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

INDICATE TOTAL AMOUNT

	Total	UK	France	Italy	Poland
TOTAL	653	246	170	156	80
EUR 0	305 47%	129 52%	76 44%	68 44%	32 40%
EUR 1 - EUR 19	102 16%	37 15%	16 10%	19 12%	29 36%
EUR 20 - EUR 49	80 12%	33 13%	23 13%	18 12%	6 7%
EUR 50 - EUR 99	56 9%	18 7%	14 8%	17 11%	7 9%
EUR 100 or more	59 9%	18 7%	21 12%	18 12%	3 3%
Not relevant	0 0	0 0	0 0	0 0	0 0
Don't remember	52 8%	11 4%	21 13%	16 10%	3 4%
Average	35,1	24,6	42,8	48,7	27,9

QE13. You indicated a price of [INSERT AMOUNT PAID FROM QE3A] for the train service.

What is the most you would now pay for this train service taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress?

FILTER: ASK QE13 IF [AMOUNT FROM QE3]=TRUE OR IF QE3A=9999999

	Total	UK	France	Italy	Poland
TOTAL	640	242	163	155	80
Would pay the same price again	196 31%	99 41%	52 32%	32 21%	13 16%
Would pay three quarters of the price	88 14%	36 15%	20 12%	23 15%	10 12%
Would pay half the price	186 29%	65 27%	45 28%	48 31%	28 35%
Would pay one quarter of the price	44 7%	14 6%	7 4%	14 9%	9 12%
Wouldn't buy it again	126 20%	28 12%	39 24%	38 25%	20 25%

QE14. Which of these, if any, has the seller/provider done so far in response to the problem?  
Mark all that apply.

FILTER: ASK QE14 IF QE9 = CODES 1 TO 12

	Total	UK	France	Italy	Poland
TOTAL	531	204	138	117	72
Acknowledged problem	190 36%	80 39%	43 31%	33 28%	34 48%
Investigating problem	73 14%	26 13%	15 11%	17 15%	15 21%
Gave a satisfactory explanation	63 12%	32 16%	8 6%	11 9%	12 17%
Gave an unsatisfactory explanation	125 24%	30 15%	37 27%	32 27%	27 37%
Provided alternative transport	49 9%	22 11%	15 11%	5 4%	8 11%
Gave a partial or full refund of the ticket fare	123 23%	61 30%	24 18%	23 20%	14 20%
Gave credit note or voucher	66 12%	39 19%	15 11%	10 9%	3 4%
Gave compensation for personal injury	8 1%	3 1%	1 1%	2 2%	2 2%
Gave compensation for lost or damaged registered luggage	5 1%	0 0%	0 0%	3 3%	2 2%
Gave compensation for lost or damaged mobility equipment for passengers with disabilities or reduced mobility	7 1%	0 0%	3 2%	1 1%	3 4%
Other	4 1%	2 1%	0 0%	0 0%	2 2%
Has done nothing	82 15%	24 12%	27 20%	24 21%	7 9%



QE14. Which of these, if any, has the seller/provider done so far in response to the problem?

Mark all that apply.

FILTER: ASK QE14 IF QE9 = CODES 1 TO 12

	Total	UK	France	Italy	Poland
TOTAL	531	204	138	117	72
Don't know	0	0	0	0	0
	0	0	0	0	0
	198	99	43	38	18
	37%	49%	31%	32%	25%
TOTAL 'AT LEAST ONE ACTION'	449	180	111	93	65
	85%	88%	80%	79%	91%

QE15A2. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the seller/provider?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who received reimbursement of compensation'

FILTER: ASK QE15A IF QE14 = 6 OR 7

	Total	UK	France	Italy	Poland
TOTAL	198	99	43	38	18
EUR 0	5 3%	3 3%	2 5%	0 0	0 0
EUR 1 - EUR 19	71 36%	30 30%	10 22%	17 45%	14 80%
EUR 20 - EUR 39	54 27%	26 26%	14 32%	12 32%	2 10%
EUR 40 - EUR 69	30 15%	17 17%	9 22%	4 10%	0 0
EUR 70 - EUR 99	11 5%	8 8%	2 4%	1 3%	0 0
EUR 100 or more	27 14%	15 15%	6 15%	4 11%	2 10%
Don't know	0 0	0 0	0 0	0 0	0 0
Average	65,3	69,6	48,5	64,9	82,4

QE15A1. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the seller/provider?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QE15A IF QE14 = 6 OR 7

	Total	UK	France	Italy	Poland
TOTAL	653	246	170	156	80
EUR 0	460 71%	150 61%	129 76%	118 76%	63 78%
EUR 1 - EUR 19	71 11%	30 12%	10 6%	17 11%	14 18%
EUR 20 - EUR 39	54 8%	26 11%	14 8%	12 8%	2 2%
EUR 40 - EUR 69	30 5%	17 7%	9 5%	4 3%	0 0
EUR 70 - EUR 99	11 2%	8 3%	2 1%	1 1%	0 0
EUR 100 or more	27 4%	15 6%	6 4%	4 3%	2 2%
Don't know	0 0	0 0	0 0	0 0	0 0
Average	19,3	27,1	11,7	15,8	18,1

QE16. To what extent has the problem been resolved?

	Total	UK	France	Italy	Poland
TOTAL	653	246	170	156	80
Fully resolved	216 33%	113 46%	47 28%	32 21%	24 30%
Partly resolved	138 21%	33 13%	42 25%	41 26%	21 27%
Not yet resolved but I was informed that the investigation is ongoing	60 9%	24 10%	14 8%	13 8%	9 11%
Not yet resolved and I have not received any reply	77 12%	20 8%	26 15%	20 13%	11 14%
Not resolved and I decided not to do anything about it	160 24%	56 23%	40 23%	49 32%	15 18%
Don't know	2 0	0 0	1 1%	1 1%	0 0

QE17A. How long did the problem last until it was fully resolved?

FILTER: ASK QE17A IF QE16=1

	Total	UK	France	Italy	Poland
TOTAL	216	113	47	32	24
Less than one day	65 30%	25 22%	17 36%	13 41%	10 40%
One day to less than a week	39 18%	17 15%	8 17%	9 28%	5 19%
One week to less than one month	75 35%	47 42%	15 33%	6 19%	7 29%
One month to less than three months	34 16%	23 20%	6 13%	3 9%	2 8%
Three months to less than six months	1 0	1 1%	0 0	0 0	0 0
Six months to less than a year	2 1%	0 0	1 2%	0 0	1 4%
A year or more	1 0	0 0	0 0	1 3%	0 0
TOTAL 'LESS THAN A MONTH'	179 83%	89 79%	40 85%	28 88%	21 89%
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	35 16%	24 21%	6 13%	3 9%	2 8%
TOTAL 'SIX MONTHS OR MORE'	3 1%	0 0	1 2%	1 3%	1 4%
Don't remember	0 0	0 0	0 0	0 0	0 0

QE17B. How long did the problem last until it was partly resolved?

FILTER: ASK QE17A IF QE16=2

	Total	UK	France	Italy	Poland
TOTAL	138	33	42	41	21
Less than one day	34 25%	5 15%	13 32%	9 22%	7 31%
One day to less than a week	31 22%	8 24%	8 19%	10 24%	4 21%
One week to less than one month	38 28%	11 33%	10 23%	11 27%	7 32%
One month to less than three months	23 16%	9 27%	7 16%	5 12%	2 8%
Three months to less than six months	6 5%	0 0	2 6%	4 10%	0 0
Six months to less than a year	5 3%	0 0	1 2%	2 5%	2 8%
A year or more	1 1%	0 0	1 2%	0 0	0 0
TOTAL 'LESS THAN A MONTH'	103 75%	24 73%	31 73%	30 73%	18 84%
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	29 21%	9 27%	9 22%	9 22%	2 8%
TOTAL 'SIX MONTHS OR MORE'	6 4%	0 0	2 5%	2 5%	2 8%
Don't remember	0 0	0 0	0 0	0 0	0 0

QE17C. How long has the problem lasted so far?

FILTER: ASK QE17A IF QE16= 3 OR 4

	Total	UK	France	Italy	Poland
TOTAL	137	44	40	33	20
Less than one day	10 7%	2 5%	1 2%	1 3%	6 30%
One day to less than a week	16 12%	6 14%	7 16%	2 6%	2 9%
One week to less than one month	21 16%	4 9%	5 12%	7 21%	5 27%
One month to less than three months	47 35%	23 52%	15 37%	6 18%	3 17%
Three months to less than six months	26 19%	7 16%	8 19%	10 30%	2 9%
Six months to less than a year	11 8%	2 5%	3 8%	4 12%	2 9%
A year or more	5 4%	0 0	2 5%	3 9%	0 0
TOTAL 'LESS THAN A MONTH'	48 35%	12 27%	12 31%	10 30%	13 65%
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	74 54%	30 68%	23 56%	16 48%	5 25%
TOTAL 'SIX MONTHS OR MORE'	16 12%	2 5%	5 13%	7 21%	2 9%
Don't remember	0 0	0 0	0 0	0 0	0 0

QE17D. How long did the problem last until you decided not to do anything about it?

FILTER: ASK QE17A IF QE16=5

	Total	UK	France	Italy	Poland
TOTAL	160	56	40	49	15
Less than one day	89 56%	28 50%	23 57%	33 67%	5 36%
One day to less than a week	25 15%	10 18%	6 16%	8 16%	0
One week to less than one month	15 10%	11 20%	3 7%	0	2 12%
One month to less than three months	14 9%	2 4%	6 16%	4 8%	2 12%
Three months to less than six months	6 4%	2 4%	1 3%	1 2%	2 11%
Six months to less than a year	5 3%	2 4%	1 2%	0	3 17%
A year or more	6 4%	1 2%	0	3 6%	2 12%
TOTAL 'LESS THAN A MONTH'	129 81%	49 87%	32 80%	41 84%	7 48%
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	20 12%	4 7%	7 18%	5 10%	3 23%
TOTAL 'SIX MONTHS OR MORE'	11 7%	3 5%	1 2%	3 6%	4 30%
Don't remember	0 0	0 0	0 0	0 0	0 0



QE17T. Duration of the problem

	Total	UK	France	Italy	Poland
TOTAL	651	246	169	155	80
Less than one day	197 30%	60 24%	54 32%	56 36%	28 34%
One day to less than a week	110 17%	41 17%	29 17%	29 19%	11 14%
One week to less than one month	150 23%	73 30%	33 19%	24 15%	21 26%
One month to less than three months	118 18%	57 23%	34 20%	18 12%	9 11%
Three months to less than six months	39 6%	10 4%	11 6%	15 10%	3 4%
Six months to less than a year	23 4%	4 2%	6 4%	6 4%	7 9%
A year or more	13 2%	1 0	3 2%	7 5%	2 2%
TOTAL 'LESS THAN A MONTH'	458 70%	174 71%	115 68%	109 70%	59 74%
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	157 24%	67 27%	45 27%	33 21%	12 15%
TOTAL 'SIX MONTHS OR MORE'	36 6%	5 2%	9 5%	13 8%	9 11%
Don't remember	0 0	0 0	0 0	0 0	0 0

QE18. Thank you for reporting on your most serious problem.

With which of the goods or services listed below did you experience your SECOND most serious problem (i.e. that caused you the second most trouble or cost) in the last 12 months?

If your second most serious problem is with the same type of goods or services as your most serious problem, please select this category again.

This is the final problem we ask you to provide information on.

	Total	UK	France	Italy	Poland
TOTAL	449	173	127	104	45
Mobile telephone services	84 19%	19 11%	19 15%	32 31%	13 29%
Electricity services	21 5%	8 5%	7 5%	3 3%	3 6%
Loans or credit ( <i>not including mortgages</i> )	12 3%	7 4%	1 1%	2 2%	3 6%
Credit cards	29 6%	11 6%	6 5%	8 8%	4 8%
Large household appliances	22 5%	7 4%	6 5%	6 6%	4 8%
Train services	12 3%	3 2%	3 2%	3 3%	3 7%
Clothing, footwear and bags	47 11%	24 14%	11 9%	5 5%	7 16%
Did not have another problem with these goods and services	219 49%	93 54%	73 57%	45 43%	9 20%
Don't know	2 0	1 1%	1 1%	0 0	0 0

QF1. You indicated you experienced a problem with clothing, footwear and bags over the last 12 months.

With which of the following did you experience the problem?

FILTER: ASK QF1 TO QF18 IF "CLOTHING, FOOTWEAR AND BAGS", CODE 7, IS THE ONLY CHOICE IN DS2A OR DS2B; OR "CLOTHING, FOOTWEAR AND BAGS", CODE 7, IN DS3; OR "CLOTHING, FOOTWEAR AND BAGS", CODE 7, IN QA18 OR QB18 OR QC18 OR QD18 OR QE18 OR QF18

	Total	UK	France	Italy	Poland
TOTAL	1331	289	199	227	616
Children's clothing	57 4%	12 4%	15 7%	8 3%	22 4%
Women's clothing	390 29%	118 41%	68 34%	78 34%	126 20%
Men's clothing	204 15%	54 19%	45 22%	39 17%	66 11%
Clothing material/textiles	12 1%	4 1%	2 1%	3 1%	3 0
Fur	3 0	0 0	1 0	2 1%	0 0
Travel bag	27 2%	8 3%	2 1%	8 4%	9 2%
Handbag	82 6%	12 4%	12 6%	22 10%	36 6%
Children's footwear	32 2%	7 2%	6 3%	4 2%	16 3%
Women's footwear	268 20%	28 10%	22 11%	29 13%	189 31%
Men's footwear	201 15%	36 12%	15 7%	20 9%	130 21%
Package of multiple items	28 2%	6 2%	6 3%	9 4%	6 1%
Other	28 2%	4 1%	6 3%	5 2%	14 2%
Don't know	0 0	0 0	0 0	0 0	0 0

**CONSUMER DETRIMENT**

Multi-country tables

QF2. When did you buy this item?

If you purchased the item second-hand, please indicate when it was first sold.

	Total	UK	France	Italy	Poland
TOTAL	1331	289	199	227	616
Less than 3 months ago	560 42%	141 49%	101 50%	107 47%	211 34%
3 months to less than 6 months ago	411 31%	72 25%	66 33%	66 29%	208 34%
6 months to less than 12 months ago	257 19%	54 19%	19 9%	39 17%	145 24%
12 months to less than 24 months ago	79 6%	16 6%	12 6%	11 5%	39 6%
2 years to less than 5 years ago	19 1%	5 2%	1 0	3 1%	10 2%
5 years ago or more	5 0	1 0	1 0	1 0	2 0
Don't remember	1 0	0 0	0 0	0 0	1 0
Total 'Less than 6 months ago'	971 73%	213 74%	166 83%	173 76%	419 68%
Total '6 months to less than 24 months'	336 25%	70 24%	31 16%	50 22%	185 30%
Total '2 years ago or more'	24 2%	6 2%	2 1%	4 2%	12 2%

QF3A. How much did you pay for this item (NOT including any over-/extra charges, if applicable)?

If you are not sure, please give an estimate.

Please indicate the total amount paid in [NATIONAL CURRENCY].

	Total	UK	France	Italy	Poland
TOTAL	1331	289	199	227	616
EUR 0 - EUR 24	290 22%	61 21%	35 17%	37 16%	157 26%
EUR 25 - EUR 39	350 26%	79 27%	37 18%	33 15%	201 33%
EUR 40 - EUR 59	250 19%	41 14%	40 20%	49 22%	120 19%
EUR 60 - EUR 119	284 21%	68 23%	52 26%	55 24%	110 18%
EUR 120 or more	126 9%	34 12%	30 15%	45 20%	17 3%
I didn't/don't pay for this item	31 2%	6 2%	6 3%	8 4%	11 2%
Don't Know	0 0	0 0	0 0	0 0	0 0
Average	58,2	64,9	70	81,3	42,9

QF4. How did you purchase this item?

	Total	UK	France	Italy	Poland
<b>TOTAL</b>	1331	289	199	227	616
In person, at a shop or other sales point	643 48%	114 39%	58 29%	90 40%	381 62%
Over the Internet, directly from the seller	483 36%	141 49%	97 49%	79 35%	167 27%
Over the Internet, through an intermediary (e.g. comparison website)	120 9%	21 7%	31 16%	35 15%	33 5%
By mail order, delivery and postal services	43 3%	6 2%	7 3%	13 6%	17 3%
By telephone	10 1%	3 1%	2 1%	1 0	4 1%
From a salesperson visiting the home	5 0	0 0	1 1%	1 0	3 0
At a market or auction	17 1%	2 1%	3 1%	3 1%	9 1%
TV shopping channel	1 0	0 0	0 0	0 0	1 0
Other	10 1%	2 1%	1 1%	5 2%	2 0
Don't remember	0 0	0 0	0 0	0 0	0 0
<b>TOTAL 'OVER THE INTERNET'</b>	603 45%	162 56%	128 64%	114 50%	199 32%
<b>TOTAL 'OTHER SALES CHANNELS'</b>	728 55%	127 44%	72 36%	113 50%	417 68%

QF5. Did you obtain this item from the seller based in your country of residence, in another EU country, or outside the EU?

	Total	UK	France	Italy	Poland
TOTAL	1331	289	199	227	616
Seller based in my country of residence	1130 85%	255 88%	156 78%	157 69%	562 91%
Seller based in another EU country	130 10%	11 4%	23 11%	52 23%	45 7%
Seller based outside the EU	70 5%	23 8%	21 11%	18 8%	8 1%
I don't know where the Seller is based	1 0	0 0	0 0	0 0	1 0

QF6. Which of the items below describe the problem with the item or with the seller you obtained it from?  
Mark all that apply.

	Total	UK	France	Italy	Poland
<b>TOTAL</b>	1331	289	199	227	616
<b>QUALITY</b>					
Item faulty ( <i>e.g. fell apart quickly</i> )	649 49%	125 43%	61 31%	93 41%	370 60%
Item of unsatisfactory quality	415 31%	102 35%	43 21%	69 30%	200 33%
Counterfeit item ( <i>fake brand</i> )	45 3%	6 2%	6 3%	7 3%	26 4%
<b>INJURY</b>					
Item caused injury	36 3%	3 1%	3 1%	4 2%	26 4%
<b>DELIVERY</b>					
Item not delivered	104 8%	25 9%	26 13%	32 14%	20 3%
Item delivered late	131 10%	21 7%	38 19%	22 10%	51 8%
Wrong item delivered ( <i>e.g. wrong size or different item</i> )	113 8%	21 7%	31 15%	25 11%	36 6%
<b>CUSTOMER SERVICE</b>					
Poor customer or after-sales service	185 14%	37 13%	20 10%	32 14%	96 16%
<b>PRICING</b>					
Unclear or complex pricing	42 3%	8 3%	4 2%	6 3%	24 4%
<b>BILLING AND PAYMENTS</b>					
Bill incorrect ( <i>e.g. I was overcharged</i> )	17 1%	2 1%	2 1%	6 3%	7 1%



QF6. Which of the items below describe the problem with the item or with the seller you obtained it from?  
Mark all that apply.

	Total	UK	France	Italy	Poland
TOTAL	1331	289	199	227	616
Disproportionate fees applied for late payment	10 1%	1 0	1 0	0 0	8 1%
GUARANTEE/WARRANTY					
Guarantee/warranty not honoured by seller	92 7%	4 1%	5 2%	5 2%	78 13%
MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES					
Misleading or incorrect indication of price (e.g. hidden charges)	24 2%	2 1%	0 0	4 2%	18 3%
Advertising was misleading	58 4%	17 6%	7 3%	11 5%	23 4%
Received false advice when buying the item	41 3%	5 2%	3 1%	4 2%	29 5%
Was put under pressure when buying the item	14 1%	2 1%	0 0	2 1%	10 2%
CONTRACTUAL ISSUES					
Missing or incomplete information in the contract (e.g. concerning right of withdrawal or identity of seller)	21 2%	0 0	1 0	4 2%	16 3%
Could not return the item when I changed my mind after buying	53 4%	8 3%	6 3%	6 3%	33 5%
Other problem	52 4%	18 6%	7 3%	8 4%	19 3%
Don't know	0 0	0 0	0 0	0 0	0 0
TOTAL 'QUALITY'	995 75%	207 72%	103 52%	156 69%	529 86%
TOTAL 'INJURY'	36 3%	3 1%	3 1%	4 2%	26 4%

IMENT

QF6. Which of the items below describe the problem with the item or with the seller you obtained it from?

Mark all that apply.

	Total	UK	France	Italy	Poland
TOTAL	1331	289	199	227	616
TOTAL 'DELIVERY'	323 24%	61 21%	87 43%	72 32%	103 17%
TOTAL 'CUSTOMER SERVICE'	185 14%	37 13%	20 10%	32 14%	96 16%
TOTAL 'PRICING'	42 3%	8 3%	4 2%	6 3%	24 4%
TOTAL 'BILLING AND PAYMENTS'	27 2%	3 1%	3 1%	6 3%	15 2%
TOTAL 'GUARANTEE/WARRANTY'	92 7%	4 1%	5 2%	5 2%	78 13%
TOTAL 'MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES'	120 9%	22 8%	10 5%	19 8%	69 11%
TOTAL 'CONTRACTUAL ISSUES'	70 5%	8 3%	7 4%	8 4%	46 8%

QF7A2. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the seller)? Mark 0 if you did not pay any over-/extra charges or hidden fees. If you are not sure, please give an estimate.

'The average is calculated based on all respondents who incurred over-/extra charges or hidden fees'

FILTER: ASK QF7A IF QF6 = 8 OR 9 OR 11 OR 17

	Total	UK	France	Italy	Poland
TOTAL	97	23	10	18	46
EUR 0	46 47%	15 65%	4 40%	8 45%	19 41%
EUR 1 - EUR 14	27 28%	5 22%	1 10%	5 27%	16 35%
EUR 15 - EUR 49	17 18%	2 9%	4 39%	4 22%	7 16%
EUR 50 - EUR 139	7 7%	1 4%	1 10%	1 5%	4 8%
EUR 140 or more	0 0	0 0	0 0	0 0	0 0
Don't Know	0 0	0 0	0 0	0 0	0 0
Average	22,5	18,9	38,1	18,3	21,8

QF7A1. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the seller)? Mark 0 if you did not pay any over-/extra charges or hidden fees. If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QF7A IF QF6 = 8 OR 9 OR 11 OR 17  
AVERAGE FOR ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	1331	289	199	227	616
EUR 0	1280 96%	281 97%	194 97%	217 96%	589 96%
EUR 1 - EUR 14	27 2%	5 2%	1 0	5 2%	16 3%
EUR 15 - EUR 49	17 1%	2 1%	4 2%	4 2%	7 1%
EUR 50 - EUR 139	7 1%	1 0	1 1%	1 0	4 1%
EUR 140 or more	0 0	0 0	0 0	0 0	0 0
Don't Know	0 0	0 0	0 0	0 0	0 0
Average	0,9	0,5	1,1	0,8	1

QF8. To what extent could you use the item as intended after the problem occurred?

FILTER: ASK QF8 IF QF6 = 1 OR 2 OR 5 OR 7 OR 12 OR 13 16 OR 17

	Total	UK	France	Italy	Poland
TOTAL	1220	259	172	196	593
Not at all	537 44%	123 48%	86 50%	97 49%	231 39%
Partly, with major difficulty	332 27%	54 21%	32 19%	47 24%	199 33%
Partly, with minor difficulty	244 20%	60 23%	24 14%	41 21%	119 20%
Fully	107 9%	22 9%	30 17%	11 6%	44 7%
Don't know	0 0	0 0	0 0	0 0	0 0
TOTAL 'PARTLY'	576 47%	114 44%	56 32%	88 45%	318 54%

QF9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	Total	UK	France	Italy	Poland
TOTAL	1331	289	199	227	616
Cancelled the purchase of the item within the cooling-off period	45 3%	5 2%	11 5%	9 4%	21 3%
Returned the item	559 42%	161 56%	80 40%	87 38%	231 37%
Repaired the item at my own expense	94 7%	13 4%	9 4%	17 8%	55 9%
Bought a replacement	124 9%	29 10%	10 5%	22 10%	64 10%
Withheld payment for the item	16 1%	4 1%	3 2%	4 2%	5 1%
Made a complaint to the seller	472 35%	98 34%	62 31%	62 27%	250 41%
Asked the seller for repair, replacement or refund of the money I paid	354 27%	81 28%	42 21%	50 22%	181 29%
Asked the seller for compensation for damages or losses	56 4%	14 5%	9 4%	21 9%	12 2%
Made a complaint to a government body or consumer organisation	26 2%	2 1%	3 1%	3 1%	19 3%
Took the seller to an out-of-court dispute settlement /alternative dispute resolution body (ADR)	8 1%	2 1%	0 0%	2 1%	4 1%
Took the seller to court	3 0%	0 0%	0 0%	1 0%	2 0%
Other action	37 3%	5 2%	7 3%	5 2%	21 3%
Have not taken any action	72 5%	15 5%	17 8%	18 8%	22 4%

QF9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	Total	UK	France	Italy	Poland
TOTAL	1331	289	199	227	616
Don't know	0	0	0	0	0
TOTAL 'TOOK THE SELLER TO COURT OR TO AN OUT-OF-COURT DISPUTE RESOLUTION BODY'	10 1%	2 1%	0 0	2 1%	6 1%
TOTAL 'MADE A COMPLAINT TO A GOVERNMENT BODY OR CONSUMER ORGANISATION OR TOOK THE SELLER TO AN OUT-OF-COURT DISPUTE RESOLUTION BODY'	35 3%	4 1%	3 1%	5 2%	23 4%
TOTAL 'AT LEAST ONE ACTION'	1259 95%	274 95%	183 92%	209 92%	594 96%

QF9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QF9BIS IF 'HAS NOT TAKEN ANY ACTION', QF9 = 13

	Total	UK	France	Italy	Poland
TOTAL	72	15	17	18	22
I was unlikely to get a satisfactory solution to the problem I encountered	24 34%	7 47%	5 32%	1 6%	11 50%
The sums involved were too small	21 30%	6 40%	4 22%	4 22%	8 35%
I did not know how or where to complain	2 3%	2 13%	0 0	0 0	0 0
I was not sure of my rights as a consumer	7 9%	2 13%	2 11%	0 0	3 12%
I thought it would take too long	10 14%	3 20%	4 22%	2 11%	2 8%
I tried to complain about other problems in the past but was not successful	1 1%	0 0	0 0	0 0	1 5%
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	3 4%	1 7%	1 6%	0 0	1 4%
The complaints procedure was too complicated	5 7%	1 7%	1 6%	1 6%	2 8%
Seller Provider fixed problem on its own initiative	5 7%	0 0	3 17%	2 11%	0 0
I have not had the time yet	11 15%	1 7%	1 6%	7 39%	2 8%
Other	8 11%	3 20%	1 6%	3 16%	1 4%
Don't know	0 0	0 0	0 0	0 0	0 0



QF10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the seller, going to an alternative dispute resolution body or to court, repairing or replacing the item etc.?

The below average of consumer detriment is calculated for all respondents who have experienced a problem described as the first or second most serious problem.

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	1331	289	199	227	616
Less than 1 hour	411 31%	125 43%	66 33%	57 25%	163 27%
1 to 2 hours	447 34%	100 35%	70 35%	82 36%	194 32%
3 to 4 hours	215 16%	34 12%	24 12%	45 20%	111 18%
5 to 10 hours	79 6%	11 4%	8 4%	15 7%	45 7%
11 to 20 hours	30 2%	6 2%	5 2%	4 2%	15 2%
More than 20 hours	112 8%	5 2%	18 9%	16 7%	73 12%
No time lost	38 3%	8 3%	8 4%	8 4%	14 2%
Don't remember	0 0	0 0	0 0	0 0	0 0
Average	3,8	2,2	3,8	3,7	4,6
TOTAL 'AT LEAST SOME TIME LOST'	1293 97%	281 97%	191 96%	219 96%	602 98%

QF11. To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	1331	289	199	227	616
Not at all or only a little	230 17%	94 33%	41 21%	23 10%	72 12%
Moderately	567 43%	156 54%	92 46%	89 39%	230 37%
Quite a lot	376 28%	27 9%	48 24%	81 36%	220 36%
Extremely	159 12%	12 4%	18 9%	34 15%	94 15%
Don't know	0 0	0 0	0 0	0 0	0 0
TOTAL 'NOT AT ALL TO MODERATELY'	796 60%	250 87%	133 67%	112 49%	302 49%
TOTAL 'QUITE A LOT / EXTREMELY'	535 40%	39 13%	67 33%	115 51%	314 51%

QF12A12. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

Costs of repairs or replacement at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs of repairs or replacement'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	1331	289	199	227	616
EUR 0	251 19%	34 12%	65 33%	79 35%	73 12%
EUR 1 - EUR 9	90 7%	12 4%	9 4%	12 5%	57 9%
EUR 10 - EUR 29	96 7%	19 7%	11 5%	25 11%	41 7%
EUR 30 - EUR 69	44 3%	10 3%	8 4%	11 5%	16 3%
EUR 70 - EUR 149	12 1%	2 1%	3 1%	5 2%	2 0
EUR 150 or More	5 0	2 1%	0 0	1 0	2 0
Not relevant	701 53%	188 65%	84 42%	66 29%	362 59%
Don't remember	132 10%	22 8%	20 10%	28 12%	63 10%
Average	26	41,7	26,9	30,3	17,7

QF12A22. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?  
Please provide an estimate for the following possible cost items.  
Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs related to court proceedings'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	1331	289	199	227	616
EUR 0	299 22%	37 13%	72 36%	103 45%	87 14%
EUR 1 - EUR 9	9 1%	2 1%	0 0	3 1%	4 1%
EUR 10 - EUR 29	11 1%	3 1%	3 1%	1 0	4 1%
EUR 30 - EUR 69	6 0	1 0	1 0	3 1%	1 0
EUR 70 - EUR 149	3 0	0 0	0 0	0 0	3 0
EUR 150 or More	1 0	1 0	0 0	0 0	0 0
Not relevant	903 68%	231 80%	96 48%	87 38%	488 79%
Don't remember	101 8%	14 5%	27 14%	30 13%	29 5%
Average	41,8	76	18,4	25	38,5

QF12A32. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred other extra costs'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	1331	289	199	227	616
EUR 0	211 16%	25 9%	61 31%	76 33%	49 8%
EUR 1 - EUR 9	266 20%	61 21%	11 5%	26 11%	169 27%
EUR 10 - EUR 29	117 9%	20 7%	22 11%	21 9%	55 9%
EUR 30 - EUR 69	12 1%	1 0	2 1%	6 3%	3 1%
EUR 70 - EUR 149	1 0	0 0	0 0	1 0	0 0
EUR 150 or More	3 0	1 0	0 0	1 0	1 0
Not relevant	587 44%	159 55%	78 39%	68 30%	281 46%
Don't remember	134 10%	22 8%	26 13%	28 12%	58 9%
Average	10	11,7	12,1	16,4	7,5

QF12AT2. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who incurred costs trying to sort out the problem'

INDICATE TOTAL AMOUNT

	Total	UK	France	Italy	Poland
TOTAL	1331	289	199	227	616
EUR 0	707 53%	165 57%	132 66%	115 51%	296 48%
EUR 1 - EUR 9	287 22%	63 22%	16 8%	29 13%	179 29%
EUR 10 - EUR 29	183 14%	31 11%	27 14%	35 15%	89 15%
EUR 30 - EUR 69	55 4%	13 4%	6 3%	17 7%	19 3%
EUR 70 - EUR 149	23 2%	4 1%	6 3%	7 3%	7 1%
EUR 150 or More	9 1%	3 1%	0 0	3 1%	3 0
Not relevant	0 0	0 0	0 0	0 0	0 0
Don't remember	67 5%	10 3%	13 7%	21 9%	23 4%
Average	20,8	29,7	23,7	29,8	14,2

QF12A11. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

Costs of repairs or replacement at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	1331	289	199	227	616
EUR 0	952 71%	222 77%	149 75%	145 64%	435 71%
EUR 1 - EUR 9	90 7%	12 4%	9 4%	12 5%	57 9%
EUR 10 - EUR 29	96 7%	19 7%	11 5%	25 11%	41 7%
EUR 30 - EUR 69	44 3%	10 3%	8 4%	11 5%	16 3%
EUR 70 - EUR 149	12 1%	2 1%	3 1%	5 2%	2 0
EUR 150 or More	5 0	2 1%	0 0	1 0	2 0
Not relevant	0 0	0 0	0 0	0 0	0 0
Don't remember	132 10%	22 8%	20 10%	28 12%	63 10%
Average	5,4	7	4,6	8,2	3,8

QF12A21. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	1331	289	199	227	616
EUR 0	1202 90%	268 93%	168 84%	190 84%	576 93%
EUR 1 - EUR 9	9 1%	2 1%	0 0	3 1%	4 1%
EUR 10 - EUR 29	11 1%	3 1%	3 1%	1 0	4 1%
EUR 30 - EUR 69	6 0	1 0	1 0	3 1%	1 0
EUR 70 - EUR 149	3 0	0 0	0 0	0 0	3 0
EUR 150 or More	1 0	1 0	0 0	0 0	0 0
Not relevant	0 0	0 0	0 0	0 0	0 0
Don't remember	101 8%	14 5%	27 14%	30 13%	29 5%
Average	1	1,9	0,4	0,9	0,7



QF12A31. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	1331	289	199	227	616
EUR 0	798 60%	184 64%	140 70%	144 63%	330 54%
EUR 1 - EUR 9	266 20%	61 21%	11 5%	26 11%	169 27%
EUR 10 - EUR 29	117 9%	20 7%	22 11%	21 9%	55 9%
EUR 30 - EUR 69	12 1%	1 0	2 1%	6 3%	3 1%
EUR 70 - EUR 149	1 0	0 0	0 0	1 0	0 0
EUR 150 or More	3 0	1 0	0 0	1 0	1 0
Not relevant	0 0	0 0	0 0	0 0	0 0
Don't remember	134 10%	22 8%	26 13%	28 12%	58 9%
Average	3,3	3,6	2,4	4,5	3,1

QF12AT1. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

INDICATE TOTAL AMOUNT

	Total	UK	France	Italy	Poland
TOTAL	1331	289	199	227	616
EUR 0	707 53%	165 57%	132 66%	115 51%	296 48%
EUR 1 - EUR 9	287 22%	63 22%	16 8%	29 13%	179 29%
EUR 10 - EUR 29	183 14%	31 11%	27 14%	35 15%	89 15%
EUR 30 - EUR 69	55 4%	13 4%	6 3%	17 7%	19 3%
EUR 70 - EUR 149	23 2%	4 1%	6 3%	7 3%	7 1%
EUR 150 or More	9 1%	3 1%	0 0	3 1%	3 0
Not relevant	0 0	0 0	0 0	0 0	0 0
Don't remember	67 5%	10 3%	13 7%	21 9%	23 4%
Average	9,2	12,1	7	13,1	7,1

QF13. You indicated a price of [INSERT AMOUNT PAID FROM QF3] for the item.

What is the most you would now pay for this item taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress?

FILTER: ASK QF13 IF QF3A=9999999 OR IF [AMOUNT FROM QF3A]=TRUE

	Total	UK	France	Italy	Poland
TOTAL	1300	283	194	219	604
Would pay the same price again	261 20%	76 27%	60 31%	43 20%	83 14%
Would pay three quarters of the price	154 12%	45 16%	19 10%	35 16%	55 9%
Would pay half the price	247 19%	45 16%	32 17%	36 17%	134 22%
Would pay one quarter of the price	60 5%	9 3%	5 2%	9 4%	37 6%
I wouldn't buy again	577 44%	108 38%	78 40%	96 44%	295 49%
Don't know	0 0	0 0	0 0	0 0	0 0

QF14. Which of these, if any, has the seller done so far in response to the problem? Mark all that apply.

FILTER: ASK QF14 IF QF9 = CODES 1 TO 12

	Total	UK	France	Italy	Poland
TOTAL	1259	274	183	209	594
Acknowledged problem	514 41%	129 47%	84 46%	66 32%	235 40%
Investigating problem	198 16%	39 14%	8 4%	32 15%	120 20%
Gave a satisfactory explanation	124 10%	34 12%	10 5%	17 8%	64 11%
Gave an unsatisfactory explanation	198 16%	33 12%	19 10%	34 16%	112 19%
Repaired or replaced the item	302 24%	73 27%	29 16%	48 23%	152 26%
Gave a partial or full refund of the money I paid	302 24%	93 34%	40 22%	50 24%	119 20%
Gave credit note or voucher	56 4%	22 8%	16 9%	9 4%	9 2%
Gave compensation for injury or damages	13 1%	3 1%	5 3%	4 2%	2 0
Told me that my legal guarantee was no longer valid	55 4%	5 2%	3 2%	6 3%	41 7%
Other	38 3%	5 2%	7 4%	5 2%	21 4%
Has done nothing	151 12%	32 12%	23 13%	26 12%	69 12%
Don't know	0 0	0 0	0 0	0 0	0 0

QF14. Which of these, if any, has the seller done so far in response to the problem? Mark all that apply.

FILTER: ASK QF14 IF QF9 = CODES 1 TO 12

	Total	UK	France	Italy	Poland
TOTAL	1259	274	183	209	594
TOTAL 'GAVE REIMBURSEMENT OR COMPENSATION'	356 28%	110 40%	54 29%	63 30%	129 22%
	1109 88%	242 88%	159 87%	183 88%	525 88%

QF15A2. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the seller?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who received reimbursement of compensation'

FILTER: ASK QF15A IF QF14 = 6 OR 7 OR 8

	Total	UK	France	Italy	Poland
TOTAL	356	110	54	63	129
EUR 0	10 3%	5 5%	1 2%	2 3%	2 1%
EUR 1 - EUR 14	59 17%	22 20%	8 15%	7 11%	22 17%
EUR 15 - EUR 29	85 24%	24 22%	9 17%	12 19%	40 31%
EUR 30 - EUR 59	107 30%	28 25%	11 21%	20 32%	48 37%
EUR 60 - EUR 99	58 16%	18 16%	14 26%	12 19%	14 11%
EUR 100 or more	37 10%	13 12%	10 19%	10 16%	3 3%
Don't know	0 0	0 0	0 0	0 0	0 0
Average	51,4	56,2	61,8	64,2	37,1

QF15A1. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the seller?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QF15A IF QF14 = 6 OR 7 OR 8

	Total	UK	France	Italy	Poland
TOTAL	1331	289	199	227	616
EUR 0	985 74%	184 64%	147 74%	166 73%	489 79%
EUR 1 - EUR 14	59 4%	22 8%	8 4%	7 3%	22 4%
EUR 15 - EUR 29	85 6%	24 8%	9 5%	12 5%	40 6%
EUR 30 - EUR 59	107 8%	28 10%	11 6%	20 9%	48 8%
EUR 60 - EUR 99	58 4%	18 6%	14 7%	12 5%	14 2%
EUR 100 or more	37 3%	13 4%	10 5%	10 4%	3 1%
Don't know	0 0	0 0	0 0	0 0	0 0
Average	13,4	20,4	16,3	17,3	7,7

QF16. To what extent has the problem been resolved?

	Total	UK	France	Italy	Poland
TOTAL	1331	289	199	227	616
Fully resolved	770 58%	195 67%	121 61%	133 59%	320 52%
Partly resolved	178 13%	27 9%	25 13%	30 13%	96 16%
Not yet resolved but I was informed that the investigation is ongoing	75 6%	11 4%	12 6%	11 5%	41 7%
Not yet resolved and I have not received any reply	90 7%	16 6%	13 7%	13 6%	48 8%
Not resolved and I decided not to do anything about it	218 16%	40 14%	28 14%	40 18%	110 18%
Don't know	1 0	0 0	0 0	0 0	1 0



QF17A. How long did the problem last until it was fully resolved?

FILTER: ASK QF17A IF QF16=1

	Total	UK	France	Italy	Poland
TOTAL	770	195	121	133	320
Less than one day	164 21%	56 29%	30 25%	18 14%	59 18%
One day to less than a week	226 29%	69 35%	40 33%	53 40%	64 20%
One week to less than one month	293 38%	58 30%	43 36%	41 31%	151 47%
One month to less than three months	70 9%	10 5%	7 6%	16 12%	38 12%
Three months to less than six months	12 1%	1 1%	1 1%	3 2%	7 2%
Six months to less than a year	3 0	0 0	0 0	1 1%	2 1%
A year or more	2 0	1 1%	0 0	1 1%	0 0
Don't remember	0 0	0 0	0 0	0 0	0 0
TOTAL 'LESS THAN A MONTH'	683 89%	183 94%	113 93%	112 84%	274 86%
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	82 11%	11 6%	8 7%	19 14%	44 14%
TOTAL 'SIX MONTHS OR MORE'	5 1%	1 1%	0 0	2 2%	2 1%

QF17B. How long did the problem last until it was partly resolved?

FILTER: ASK QF17A IF QF16=2

	Total	UK	France	Italy	Poland
TOTAL	178	27	25	30	96
Less than one day	10 5%	2 7%	3 12%	2 7%	3 3%
One day to less than a week	43 24%	8 30%	5 20%	11 37%	19 20%
One week to less than one month	82 46%	10 37%	11 45%	12 40%	49 51%
One month to less than three months	30 17%	6 22%	5 19%	3 10%	17 17%
Three months to less than six months	10 6%	1 4%	1 4%	2 7%	6 7%
Six months to less than a year	2 1%	0 0	0 0	0 0	2 2%
A year or more	1 0	0 0	0 0	0 0	1 1%
Don't remember	0 0	0 0	0 0	0 0	0 0
TOTAL 'LESS THAN A MONTH'	134 75%	20 74%	19 77%	25 83%	70 73%
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	41 23%	7 26%	6 23%	5 17%	23 24%
TOTAL 'SIX MONTHS OR MORE'	3 2%	0 0	0 0	0 0	3 3%

QF17C. How long has the problem lasted so far?

FILTER: ASK QF17A IF QF16 = 3 OR 4

	Total	UK	France	Italy	Poland
TOTAL	165	27	25	24	89
Less than one day	3 2%	1 4%	1 4%	1 4%	0 0
One day to less than a week	22 13%	7 26%	4 16%	4 17%	7 8%
One week to less than one month	58 35%	10 37%	8 32%	5 21%	35 39%
One month to less than three months	43 26%	6 22%	4 15%	9 38%	24 27%
Three months to less than six months	17 10%	1 4%	3 12%	0 0	13 15%
Six months to less than a year	14 9%	1 4%	2 7%	3 12%	9 10%
A year or more	8 5%	1 4%	4 14%	2 8%	2 2%
Don't remember	0 0	0 0	0 0	0 0	0 0
TOTAL 'LESS THAN A MONTH'	82 50%	18 67%	13 52%	10 42%	42 47%
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	60 36%	7 26%	7 27%	9 38%	37 42%
TOTAL 'SIX MONTHS OR MORE'	23 14%	2 7%	5 22%	5 21%	10 12%

QF17D. How long did the problem last until you decided not to do anything about it?

FILTER: ASK QF17A IF QF16=5

	Total	UK	France	Italy	Poland
TOTAL	218	40	28	40	110
Less than one day	35 16%	6 15%	11 40%	8 20%	9 9%
One day to less than a week	39 18%	8 20%	7 24%	13 33%	11 10%
One week to less than one month	63 29%	15 37%	4 14%	8 20%	36 33%
One month to less than three months	55 25%	6 15%	3 10%	7 17%	39 35%
Three months to less than six months	15 7%	2 5%	3 12%	1 3%	9 8%
Six months to less than a year	9 4%	2 5%	0 0	2 5%	5 5%
A year or more	2 1%	1 3%	0 0	1 2%	0 0
Don't remember	0 0	0 0	0 0	0 0	0 0
TOTAL 'LESS THAN A MONTH'	137 63%	29 73%	22 78%	29 73%	57 52%
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	70 32%	8 20%	6 22%	8 20%	47 43%
TOTAL 'SIX MONTHS OR MORE'	11 5%	3 7%	0 0	3 7%	5 5%

QF17T. Duration of the problem

	Total	UK	France	Italy	Poland
<b>TOTAL</b>	<i>1330</i>	<i>289</i>	<i>199</i>	<i>227</i>	<i>615</i>
Less than one day	<i>211</i> 16%	<i>65</i> 23%	<i>46</i> 23%	<i>29</i> 13%	<i>71</i> 12%
One day to less than a week	<i>330</i> 25%	<i>92</i> 32%	<i>55</i> 28%	<i>81</i> 36%	<i>101</i> 16%
One week to less than one month	<i>496</i> 37%	<i>93</i> 32%	<i>66</i> 33%	<i>66</i> 29%	<i>271</i> 44%
One month to less than three months	<i>198</i> 15%	<i>28</i> 10%	<i>19</i> 9%	<i>35</i> 15%	<i>117</i> 19%
Three months to less than six months	<i>54</i> 4%	<i>5</i> 2%	<i>8</i> 4%	<i>6</i> 3%	<i>35</i> 6%
Six months to less than a year	<i>28</i> 2%	<i>3</i> 1%	<i>2</i> 1%	<i>6</i> 3%	<i>18</i> 3%
A year or more	<i>13</i> 1%	<i>3</i> 1%	<i>4</i> 2%	<i>4</i> 2%	<i>3</i> 0
Don't remember	<i>0</i> 0	<i>0</i> 0	<i>0</i> 0	<i>0</i> 0	<i>0</i> 0
<b>TOTAL 'LESS THAN A MONTH'</b>	<i>1036</i> 78%	<i>250</i> 87%	<i>167</i> 84%	<i>176</i> 78%	<i>443</i> 72%
<b>TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'</b>	<i>252</i> 19%	<i>33</i> 11%	<i>27</i> 13%	<i>41</i> 18%	<i>152</i> 25%
<b>TOTAL 'SIX MONTHS OR MORE'</b>	<i>42</i> 3%	<i>6</i> 2%	<i>5</i> 3%	<i>10</i> 4%	<i>20</i> 3%

QF18. Thank you for reporting on your most serious problem.

With which of the goods or services listed below did you experience your SECOND most serious problem (i.e. that caused you the second most trouble or cost) in the last 12 months?

If your second most serious problem is with the same type of goods or services as your most serious problem, please select this category again.

This is the final problem we ask you to provide information on.

	Total	UK	France	Italy	Poland
TOTAL	850	187	134	137	391
Mobile telephone services	153 18%	21 11%	17 13%	34 25%	81 21%
Electricity services	30 3%	5 3%	2 2%	6 4%	17 4%
Loans or credit	19 2%	6 3%	2 1%	2 1%	9 2%
Credit cards	24 3%	4 2%	2 1%	6 4%	12 3%
Large household appliances	57 7%	13 7%	5 4%	6 4%	33 8%
Train services	32 4%	11 6%	5 4%	5 4%	11 3%
Clothing, footwear and bags	91 11%	14 7%	9 7%	14 10%	54 14%
Did not have another problem with these goods and services	444 52%	112 60%	92 69%	64 47%	175 45%
Don't know	1 0	1 1%	0 0	0 0	0 0

D4\_1. Please indicate to what extent you agree or disagree with each of the following statements:  
 Consumers should NOT always expect a high level of good or service quality, even if they pay a premium price.

FILTER: ASK D4.1 IF RESPONDENT FILLED IN A MARKET MODULE

	Total	UK	France	Italy	Poland
TOTAL	4282	982	883	1231	1185
Totally agree	445 10%	84 9%	132 15%	128 10%	101 9%
Tend to agree	624 15%	119 12%	201 23%	182 15%	122 10%
Tend to disagree	755 18%	197 20%	187 21%	192 16%	178 15%
Totally disagree	2458 57%	582 59%	362 41%	731 59%	783 66%
TOTAL 'AGREE'	1069 25%	203 21%	333 38%	309 25%	224 19%
TOTAL 'DISAGREE'	3213 75%	779 79%	550 62%	922 75%	962 81%
Don't know	0 0	0 0	0 0	0 0	0 0

D4\_2. Please indicate to what extent you agree or disagree with each of the following statements:  
 Consumers should NOT expect to be compensated if something goes wrong with a good or a service.

FILTER: ASK D4.2 IF RESPONDENT FILLED IN A MARKET MODULE

	Total	UK	France	Italy	Poland
TOTAL	4282	982	883	1231	1185
Totally agree	284 7%	55 6%	81 9%	77 6%	71 6%
Tend to agree	561 13%	137 14%	160 18%	156 13%	107 9%
Tend to disagree	917 21%	279 28%	221 25%	228 19%	189 16%
Totally disagree	2520 59%	511 52%	421 48%	770 63%	818 69%
TOTAL 'AGREE'	844 20%	192 20%	241 27%	233 19%	178 15%
TOTAL 'DISAGREE'	3437 80%	790 80%	642 73%	999 81%	1006 85%
Don't know	1 0	0 0	0 0	0 0	1 0



D4\_3. Please indicate to what extent you agree or disagree with each of the following statements:

Consumers should NOT expect to have access to customer service whenever they need it.

FILTER: ASK D4.3 IF RESPONDENT FILLED IN A MARKET MODULE

	Total	UK	France	Italy	Poland
TOTAL	4282	982	883	1231	1185
Totally agree	283 7%	58 6%	69 8%	78 6%	77 7%
Tend to agree	534 12%	114 12%	135 15%	169 14%	116 10%
Tend to disagree	813 19%	218 22%	168 19%	219 18%	207 17%
Totally disagree	2653 62%	592 60%	511 58%	765 62%	785 66%
TOTAL 'AGREE'	817 19%	172 18%	204 23%	247 20%	193 16%
TOTAL 'DISAGREE'	3465 81%	810 82%	679 77%	984 80%	992 84%
Don't know	0 0	0 0	0 0	0 0	0 0

D4T. Total measure of agreement about consumers expectations

FILTER: D4.1, D4.2 AND D4.3 WERE ANSWERED

	Total	UK	France	Italy	Poland
TOTAL	4282	982	883	1231	1185
Low expectations ( <i>Agrees with at least one statement</i> )	596 14%	115 12%	177 20%	181 15%	123 10%
Medium expectations ( <i>Does not agree with one of two statements</i> )	700 16%	164 17%	185 21%	179 15%	171 14%
High expectations ( <i>Does not agree with all three statements</i> )	2986 70%	703 72%	521 59%	871 71%	891 75%

D5. Would you say you live in a rural area or village, small or middle sized town, or large town or city?

	Total	UK	France	Italy	Poland
TOTAL	8051	2019	2013	2013	2006
Rural area or village	1824 23%	460 23%	584 29%	432 21%	348 17%
Small or middle-sized town	3435 43%	823 41%	825 41%	998 50%	789 39%
Large town or city	2792 35%	737 36%	604 30%	583 29%	869 43%
Don't know	0 0	0 0	0 0	0 0	0 0

D6. What is the highest level of education you have achieved?

	Total	UK	France	Italy	Poland
TOTAL	8051	2019	2013	2013	2006
Primary education: Primary school / Skills for Life or equivalent	96 1%	23 1%	37 2%	24 1%	12 1%
Lower secondary education ( <i>usually ages 11-15</i> ): Secondary school / Skillstart or equivalent	461 6%	132 7%	105 5%	202 10%	22 1%
Upper secondary education ( <i>usually ages 16-19</i> ): GCSE / SCE Standard Grades/ General National Vocational Qualification, Apprenticeship/ Scottish National Qualification Higher	2651 33%	559 28%	584 29%	858 43%	651 32%
Post-secondary education ( <i>after secondary school, not including university or equivalent</i> ): HE Access	1098 14%	338 17%	238 12%	211 10%	311 16%
University (undergraduate and post-graduate) or equivalent vocational training: Bachelor's Degree / Master's Degree / National Vocational Qualification ( <i>Level 4 or 5</i> )	3426 43%	897 44%	886 44%	667 33%	977 49%
PHD/ advanced research qualification: Doctor of Philosophy	319 4%	71 4%	163 8%	52 3%	33 2%
TOTAL 'LOW'	557 7%	155 8%	141 7%	226 11%	35 2%
TOTAL 'MEDIUM'	3749 47%	896 44%	822 41%	1069 53%	962 48%
TOTAL 'HIGH'	3745 47%	968 48%	1050 52%	718 36%	1010 50%
Don't know	0 0	0 0	0 0	0 0	0 0

D7. What is your current occupation?

	Total	UK	France	Italy	Poland
TOTAL	8051	2019	2013	2013	2006
Self-employed	718 9%	179 9%	135 7%	248 12%	157 8%
Manager	593 7%	313 16%	68 3%	66 3%	146 7%
Other white collar	2272 28%	504 25%	513 26%	649 32%	605 30%
Blue collar	961 12%	205 10%	398 20%	110 5%	249 12%
Student	553 7%	140 7%	117 6%	132 7%	164 8%
House-person and other not in employment	525 7%	144 7%	112 6%	180 9%	88 4%
Seeking a job	402 5%	69 3%	106 5%	147 7%	79 4%
Retired	2026 25%	464 23%	561 28%	482 24%	518 26%
TOTAL 'SELF-EMPLOYED'	718 9%	179 9%	135 7%	248 12%	157 8%
TOTAL 'EMPLOYEE'	2865 36%	818 41%	581 29%	715 35%	751 37%
TOTAL 'MANUAL WORKER'	961 12%	205 10%	398 20%	110 5%	249 12%
TOTAL 'WITHOUT A PROFESSIONAL ACTIVITY'	3506 44%	818 41%	897 45%	941 47%	849 42%
	2 0	0 0	2 0	0 0	0 0

D8. Thinking about your household's financial situation would you say that making ends meet every month is...?

	Total	UK	France	Italy	Poland
TOTAL	8051	2019	2013	2013	2006
Very difficult	591 7%	94 5%	145 7%	211 10%	141 7%
Fairly difficult	3422 42%	624 31%	857 43%	1068 53%	873 44%
Fairly easy	3443 43%	983 49%	891 44%	692 34%	877 44%
Very easy	593 7%	315 16%	120 6%	42 2%	115 6%
Don't know	3 0	3 0	0 0	0 0	0 0
TOTAL 'DIFFICULT'	4013 50%	718 36%	1002 50%	1279 64%	1013 51%
TOTAL 'EASY'	4035 50%	1298 64%	1011 50%	734 36%	992 49%

B1. Country

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	8051	3857	4194	1000	2000	2051	2999	1000	2000	2051	1242	1757	1824	3435	2792
UK	2019	985	1034	319	489	519	693	319	489	519	285	408	460	823	737
	25%	26%	25%	32%	24%	25%	23%	32%	24%	25%	23%	23%	25%	24%	26%
France	2013	958	1055	225	497	533	757	225	497	533	322	435	584	825	604
	25%	25%	25%	23%	25%	26%	25%	23%	25%	26%	26%	25%	32%	24%	22%
Italy	2013	960	1053	173	473	558	809	173	473	558	304	505	432	998	583
	25%	25%	25%	17%	24%	27%	27%	17%	24%	27%	24%	29%	24%	29%	21%
Poland	2006	953	1053	283	542	441	740	283	542	441	331	409	348	789	869
	25%	25%	25%	28%	27%	22%	25%	28%	27%	22%	27%	23%	19%	23%	31%

B1. Country

	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy
TOTAL	8051	557	3749	3745	718	2865	961	553	525	402	2026	4013	4035
UK	2019	155	896	968	179	818	205	140	144	69	464	718	1298
	25%	28%	24%	26%	25%	29%	21%	25%	27%	17%	23%	18%	32%
France	2013	141	822	1050	135	581	398	117	112	106	561	1002	1011
	25%	25%	22%	28%	19%	20%	41%	21%	21%	26%	28%	25%	25%
Italy	2013	226	1069	718	248	715	110	132	180	147	482	1279	734
	25%	41%	29%	19%	34%	25%	11%	24%	34%	37%	24%	32%	18%
Poland	2006	35	962	1010	157	751	249	164	88	79	518	1013	992
	25%	6%	26%	27%	22%	26%	26%	30%	17%	20%	26%	25%	25%



D1. Gender

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	8051	3857	4194	1000	2000	2051	2999	1000	2000	2051	1242	1757	1824	3435	2792
Male	3857	3857	0	296	835	1009	1716	296	835	1009	619	1097	856	1653	1347
	48%	100%	0	30%	42%	49%	57%	30%	42%	49%	50%	62%	47%	48%	48%
Female	4194	0	4194	704	1165	1042	1283	704	1165	1042	622	660	968	1782	1445
	52%	0	100%	70%	58%	51%	43%	70%	58%	51%	50%	38%	53%	52%	52%

D1. Gender

	ACHIEVED EDUCATION				OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION	
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy
TOTAL	8051	557	3749	3745	718	2865	961	553	525	402	2026	4013	4035
Male	3857	269	1745	1842	380	1396	490	158	76	156	1200	1759	2097
	48%	48%	47%	49%	53%	49%	51%	29%	14%	39%	59%	44%	52%
Female	4194	288	2004	1903	337	1469	471	394	449	246	826	2254	1939
	52%	52%	53%	51%	47%	51%	49%	71%	86%	61%	41%	56%	48%

D2. How old are you?

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	8051	3857	4194	1000	2000	2051	2999	1000	2000	2051	1242	1757	1824	3435	2792
18-24	1000	296	704	1000	0	0	0	1000	0	0	0	0	195	427	378
	12%	8%	17%	100%	0	0	0	100%	0	0	0	0	11%	12%	14%
25-39	2000	835	1165	0	2000	0	0	0	2000	0	0	0	464	833	704
	25%	22%	28%	0	100%	0	0	0	100%	0	0	0	25%	24%	25%
40-54	2051	1009	1042	0	0	2051	0	0	0	2051	0	0	472	910	670
	25%	26%	25%	0	0	100%	0	0	0	100%	0	0	26%	26%	24%
55 or more	2999	1716	1283	0	0	0	2999	0	0	0	1242	1757	693	1265	1041
	37%	45%	31%	0	0	0	100%	0	0	0	100%	100%	38%	37%	37%
Refused	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Average	46,9	50,3	43,8	22	32,3	46,9	64,9	22	32,3	46,9	59,2	69	47,4	47	46,5

D2. How old are you?

	ACHIEVED EDUCATION				OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION	
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy
TOTAL	8051	557	3749	3745	718	2865	961	553	525	402	2026	4013	4035
18-24	1000	48	513	439	68	226	118	462	34	89	3	502	498
	12%	9%	14%	12%	9%	8%	12%	84%	7%	22%	0	13%	12%
25-39	2000	82	721	1197	206	1059	347	87	143	149	10	1004	996
	25%	15%	19%	32%	29%	37%	36%	16%	27%	37%	0	25%	25%
40-54	2051	120	1060	870	245	1081	356	3	199	118	50	1155	894
	25%	22%	28%	23%	34%	38%	37%	1%	38%	29%	2%	29%	22%
55 or more	2999	306	1454	1239	198	499	140	1	149	46	1964	1352	1647
	37%	55%	39%	33%	28%	17%	15%	0	28%	11%	97%	34%	41%
Refused	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0
Average	46,9	53,5	47,6	45,3	44,6	41,9	40,5	22,6	45,5	36,9	66,8	46	47,8

D2\_2. How old are you?

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	8051	3857	4194	1000	2000	2051	2999	1000	2000	2051	1242	1757	1824	3435	2792
18-24	1000	296	704	1000	0	0	0	1000	0	0	0	0	195	427	378
	12%	8%	17%	100%	0	0	0	100%	0	0	0	0	11%	12%	14%
25-39	2000	835	1165	0	2000	0	0	0	2000	0	0	0	464	833	704
	25%	22%	28%	0	100%	0	0	0	100%	0	0	0	25%	24%	25%
40-54	2051	1009	1042	0	0	2051	0	0	0	2051	0	0	472	910	670
	25%	26%	25%	0	0	100%	0	0	0	100%	0	0	26%	26%	24%
55-64	1242	619	622	0	0	0	1242	0	0	0	1242	0	300	538	404
	15%	16%	15%	0	0	0	41%	0	0	0	100%	0	16%	16%	14%
65 or more	1757	1097	660	0	0	0	1757	0	0	0	0	1757	394	727	637
	22%	28%	16%	0	0	0	59%	0	0	0	0	100%	22%	21%	23%
Refused	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Average	46,9	50,3	43,8	22	32,3	46,9	64,9	22	32,3	46,9	59,2	69	47,4	47	46,5

D2\_2. How old are you?

	ACHIEVED EDUCATION				OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION	
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy
TOTAL	8051	557	3749	3745	718	2865	961	553	525	402	2026	4013	4035
18-24	1000	48	513	439	68	226	118	462	34	89	3	502	498
	12%	9%	14%	12%	9%	8%	12%	84%	7%	22%	0	13%	12%
25-39	2000	82	721	1197	206	1059	347	87	143	149	10	1004	996
	25%	15%	19%	32%	29%	37%	36%	16%	27%	37%	0	25%	25%
40-54	2051	120	1060	870	245	1081	356	3	199	118	50	1155	894
	25%	22%	28%	23%	34%	38%	37%	1%	38%	29%	2%	29%	22%
55-64	1242	102	668	471	130	401	126	0	119	43	422	613	629
	15%	18%	18%	13%	18%	14%	13%	0	23%	11%	21%	15%	16%
65 or more	1757	204	786	767	69	98	14	1	30	3	1542	739	1018
	22%	37%	21%	20%	10%	3%	2%	0	6%	1%	76%	18%	25%
Refused	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0
Average	46,9	53,5	47,6	45,3	44,6	41,9	40,5	22,6	45,5	36,9	66,8	46	47,8

D3\_UK. What region do you live in?

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	8051	3857	4194	1000	2000	2051	2999	1000	2000	2051	1242	1757	1824	3435	2792
UK															
North East	84 1%	31 1%	53 1%	17 2%	14 1%	26 1%	27 1%	17 2%	14 1%	26 1%	15 1%	12 1%	15 1%	41 1%	28 1%
North West	225 3%	108 3%	117 3%	34 3%	49 2%	57 3%	85 3%	34 3%	49 2%	57 3%	31 2%	54 3%	45 2%	101 3%	79 3%
Scotland	170 2%	88 2%	82 2%	26 3%	29 1%	48 2%	66 2%	26 3%	29 1%	48 2%	32 3%	34 2%	45 2%	57 2%	67 2%
Yorkshire & Humberside	173 2%	87 2%	87 2%	26 3%	39 2%	45 2%	64 2%	26 3%	39 2%	45 2%	29 2%	35 2%	30 2%	76 2%	68 2%
East Midlands	149 2%	67 2%	81 2%	26 3%	43 2%	31 1%	50 2%	26 3%	43 2%	31 1%	22 2%	28 2%	46 2%	62 2%	41 1%
West Midlands	176 2%	88 2%	88 2%	22 2%	43 2%	62 3%	49 2%	22 2%	43 2%	62 3%	20 2%	29 2%	38 2%	74 2%	64 2%
East of England	189 2%	86 2%	103 2%	23 2%	54 3%	42 2%	70 2%	23 2%	54 3%	42 2%	26 2%	44 3%	62 3%	82 2%	45 2%
London	248 3%	127 3%	121 3%	50 5%	86 4%	57 3%	55 2%	50 5%	86 4%	57 3%	22 2%	33 2%	12 1%	38 1%	198 7%
South East	275 3%	134 3%	141 3%	54 5%	48 2%	58 3%	114 4%	54 5%	48 2%	58 3%	42 3%	73 4%	67 4%	146 4%	61 2%

D3\_UK. What region do you live in?

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	8051	3857	4194	1000	2000	2051	2999	1000	2000	2051	1242	1757	1824	3435	2792
Wales	98	43	55	8	30	36	24	8	30	36	7	17	37	39	22
	1%	1%	1%	1%	2%	2%	1%	1%	2%	2%	1%	1%	2%	1%	1%
South West	175	96	79	25	34	48	68	25	34	48	30	39	49	85	41
	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	3%	2%	1%
Northern Ireland	57	31	26	7	20	10	20	7	20	10	12	8	13	21	23
	1%	1%	1%	1%	1%	0	1%	1%	1%	0	1%	0	1%	1%	1%
Refusal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0



D3\_UK. What region do you live in?

	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy
TOTAL	8051	557	3749	3745	718	2865	961	553	525	402	2026	4013	4035
UK													
North East	84 1%	11 2%	36 1%	37 1%	5 1%	28 1%	10 1%	8 1%	8 2%	6 2%	19 1%	33 1%	51 1%
North West	225 3%	18 3%	95 3%	112 3%	14 2%	90 3%	26 3%	17 3%	13 2%	5 1%	60 3%	72 2%	153 4%
Scotland	170 2%	11 2%	83 2%	75 2%	13 2%	66 2%	17 2%	13 2%	8 2%	7 2%	45 2%	64 2%	106 3%
Yorkshire & Humberside	173 2%	19 3%	82 2%	73 2%	10 1%	72 2%	21 2%	10 2%	15 3%	5 1%	41 2%	55 1%	118 3%
East Midlands	149 2%	13 2%	78 2%	57 2%	9 1%	59 2%	20 2%	12 2%	9 2%	4 1%	36 2%	55 1%	93 2%
West Midlands	176 2%	13 2%	88 2%	75 2%	21 3%	67 2%	22 2%	11 2%	14 3%	10 2%	31 2%	60 1%	115 3%
East of England	189 2%	17 3%	82 2%	90 2%	23 3%	72 3%	19 2%	5 1%	20 4%	5 1%	45 2%	65 2%	124 3%
London	248 3%	17 3%	80 2%	151 4%	31 4%	123 4%	16 2%	21 4%	18 3%	6 1%	33 2%	90 2%	158 4%
South East	275 3%	16 3%	124 3%	135 4%	23 3%	98 3%	22 2%	25 5%	19 4%	6 2%	82 4%	94 2%	181 4%

D3\_UK. What region do you live in?

	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy
TOTAL	8051	557	3749	3745	718	2865	961	553	525	402	2026	4013	4035
Wales	98	7	45	46	10	42	11	5	4	5	21	40	58
	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%
South West	175	9	82	84	16	76	14	10	14	6	40	66	107
	2%	2%	2%	2%	2%	3%	1%	2%	3%	1%	2%	2%	3%
Northern Ireland	57	4	21	32	4	26	7	2	3	4	11	23	34
	1%	1%	1%	1%	1%	1%	1%	0	1%	1%	1%	1%	1%
Refusal	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0

D3\_FR. What region do you live in?

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	8051	3857	4194	1000	2000	2051	2999	1000	2000	2051	1242	1757	1824	3435	2792
FRANCE															
Alsace	60 1%	27 1%	33 1%	6 1%	19 1%	16 1%	19 1%	6 1%	19 1%	16 1%	9 1%	10 1%	16 1%	28 1%	17 1%
Aquitaine	109 1%	58 2%	50 1%	10 1%	25 1%	29 1%	44 1%	10 1%	25 1%	29 1%	22 2%	22 1%	31 2%	47 1%	31 1%
Auvergne	46 1%	20 1%	26 1%	11 1%	19 1%	6 0	11 0	11 1%	19 1%	6 0	3 0	8 0	15 1%	25 1%	6 0
Basse-Normandie	50 1%	28 1%	22 1%	4 0	3 0	18 1%	25 1%	4 0	3 0	18 1%	14 1%	12 1%	23 1%	17 0	10 0
Bourgogne	54 1%	24 1%	30 1%	6 1%	17 1%	15 1%	16 1%	6 1%	17 1%	15 1%	11 1%	5 0	25 1%	17 0	12 0
Bretagne	107 1%	46 1%	60 1%	11 1%	26 1%	33 2%	37 1%	11 1%	26 1%	33 2%	21 2%	16 1%	44 2%	45 1%	18 1%
Centre	85 1%	36 1%	48 1%	13 1%	13 1%	31 2%	28 1%	13 1%	13 1%	31 2%	11 1%	17 1%	33 2%	36 1%	15 1%
Champagne-Ardennes	44 1%	17 0	27 1%	1 0	13 1%	18 1%	12 0	1 0	13 1%	18 1%	5 0	7 0	17 1%	20 1%	8 0
Franche Comté	38 0	19 0	19 0	2 0	9 0	13 1%	15 0	2 0	9 0	13 1%	6 1%	9 0	20 1%	15 0	3 0

D3\_FR. What region do you live in?

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	8051	3857	4194	1000	2000	2051	2999	1000	2000	2051	1242	1757	1824	3435	2792
Haute-Normandie	60	25	35	8	7	16	30	8	7	16	15	14	25	18	18
	1%	1%	1%	1%	0	1%	1%	1%	0	1%	1%	1%	1%	1%	1%
Ile-de-France	344	173	171	37	71	76	161	37	71	76	53	108	23	127	194
	4%	4%	4%	4%	4%	4%	5%	4%	4%	4%	4%	6%	1%	4%	7%
Languedoc-Roussillon	87	47	40	6	18	21	42	6	18	21	15	27	30	33	23
	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	2%	2%	1%	1%
Limousin	24	8	16	8	2	6	8	8	2	6	5	3	8	10	6
	0	0	0	1%	0	0	0	1%	0	0	0	0	0	0	0
Lorraine	76	36	40	6	19	25	27	6	19	25	14	13	23	41	13
	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	0
Midi Pyrénées	95	55	40	7	30	31	27	7	30	31	7	20	29	35	31
	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	2%	1%	1%
Nord-Pas-de-Calais	133	57	76	15	51	33	33	15	51	33	20	13	36	68	29
	2%	1%	2%	1%	3%	2%	1%	1%	3%	2%	2%	1%	2%	2%	1%
Pays-de-la-Loire	117	51	65	23	29	22	42	23	29	22	16	27	43	40	33
	1%	1%	2%	2%	1%	1%	1%	2%	1%	1%	1%	2%	2%	1%	1%
Picardie	62	24	38	2	23	13	24	2	23	13	10	14	26	26	10
	1%	1%	1%	0	1%	1%	1%	0	1%	1%	1%	1%	1%	1%	0
Poitou-Charentes	60	25	35	10	7	15	28	10	7	15	11	17	33	24	4
	1%	1%	1%	1%	0	1%	1%	1%	0	1%	1%	1%	2%	1%	0

D3\_FR. What region do you live in?

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	8051	3857	4194	1000	2000	2051	2999	1000	2000	2051	1242	1757	1824	3435	2792
Provence-Alpes-Cote d'Azur (PACA)	161	77	84	13	38	50	60	13	38	50	20	40	30	82	49
	2%	2%	2%	1%	2%	2%	2%	1%	2%	2%	2%	2%	2%	2%	2%
Rhone-Alpes	199	103	96	26	60	45	68	26	60	45	34	33	54	73	73
	2%	3%	2%	3%	3%	2%	2%	3%	3%	2%	3%	2%	3%	2%	3%
Refuse	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

D3\_FR. What region do you live in?

	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy
TOTAL	8051	557	3749	3745	718	2865	961	553	525	402	2026	4013	4035
FRANCE													
Alsace	60 1%	5 1%	22 1%	34 1%	5 1%	19 1%	12 1%	3 1%	5 1%	3 1%	13 1%	29 1%	32 1%
Aquitaine	109 1%	7 1%	37 1%	65 2%	5 1%	37 1%	22 2%	8 2%	1 0	2 0	33 2%	57 1%	51 1%
Auvergne	46 1%	3 1%	22 1%	22 1%	2 0	11 0	14 1%	5 1%	6 1%	2 0	8 0	26 1%	20 0
Basse-Normandie	50 1%	5 1%	23 1%	22 1%	4 1%	9 0	14 1%	4 1%	3 1%	0 0	16 1%	23 1%	27 1%
Bourgogne	54 1%	7 1%	26 1%	21 1%	3 0	15 1%	15 2%	2 0	3 1%	6 2%	10 0	34 1%	20 0
Bretagne	107 1%	11 2%	51 1%	45 1%	8 1%	30 1%	22 2%	6 1%	4 1%	8 2%	28 1%	55 1%	51 1%
Centre	85 1%	8 1%	40 1%	37 1%	5 1%	19 1%	23 2%	4 1%	5 1%	4 1%	23 1%	49 1%	35 1%
Champagne-Ardennes	44 1%	7 1%	22 1%	16 0	4 1%	9 0	12 1%	0 0	5 1%	5 1%	9 0	26 1%	18 0
Franche Comté	38 0	2 0	18 0	18 0	4 1%	9 0	10 1%	1 0	1 0	3 1%	11 1%	20 1%	18 0

D3\_FR. What region do you live in?

	ACHIEVED EDUCATION				OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION	
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy
TOTAL	8051	557	3749	3745	718	2865	961	553	525	402	2026	4013	4035
Haute-Normandie	60	7	19	35	2	13	9	3	2	4	26	32	29
	1%	1%	0	1%	0	0	1%	1%	0	1%	1%	1%	1%
Ile-de-France	344	22	110	213	16	136	40	17	5	8	122	134	210
	4%	4%	3%	6%	2%	5%	4%	3%	1%	2%	6%	3%	5%
Languedoc-Roussillon	87	6	26	55	11	13	16	5	6	3	32	47	40
	1%	1%	1%	1%	2%	0	2%	1%	1%	1%	2%	1%	1%
Limousin	24	2	13	10	0	5	6	5	2	3	3	18	6
	0	0	0	0	0	0	1%	1%	0	1%	0	0	0
Lorraine	76	5	36	36	4	20	18	3	6	6	19	39	38
	1%	1%	1%	1%	1%	1%	2%	0	1%	2%	1%	1%	1%
Midi Pyrénées	95	4	34	57	6	28	19	8	6	2	25	45	50
	1%	1%	1%	2%	1%	1%	2%	1%	1%	0	1%	1%	1%
Nord-Pas-de-Calais	133	9	56	68	8	39	34	10	10	8	24	69	64
	2%	2%	1%	2%	1%	1%	3%	2%	2%	2%	1%	2%	2%
Pays-de-la-Loire	117	7	53	57	10	26	28	10	1	10	31	56	61
	1%	1%	1%	2%	1%	1%	3%	2%	0	2%	2%	1%	2%
Picardie	62	9	28	25	3	14	12	2	10	5	15	35	27
	1%	2%	1%	1%	0	0	1%	0	2%	1%	1%	1%	1%
Poitou-Charentes	60	8	26	27	2	12	11	3	7	6	20	43	17
	1%	1%	1%	1%	0	0	1%	1%	1%	1%	1%	1%	0

D3\_FR. What region do you live in?

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION	
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy
TOTAL	8051	557	3749	3745	718	2865	961	553	525	402	2026	4013	4035
Provence-Alpes-Cote d'Azur (PACA)	161	2	67	92	13	48	22	6	16	12	43	74	87
	2%	0	2%	2%	2%	2%	2%	1%	3%	3%	2%	2%	2%
Rhone-Alpes	199	9	94	97	18	68	40	13	8	6	47	92	108
	2%	2%	2%	3%	3%	2%	4%	2%	2%	1%	2%	2%	3%
Refuse	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0



D3\_IT. What region do you live in?

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	8051	3857	4194	1000	2000	2051	2999	1000	2000	2051	1242	1757	1824	3435	2792
ITALY															
Liguria	56 1%	29 1%	28 1%	2 0	5 0	17 1%	32 1%	2 0	5 0	17 1%	7 1%	25 1%	12 1%	22 1%	23 1%
Lombardia	328 4%	162 4%	166 4%	27 3%	57 3%	90 4%	153 5%	27 3%	57 3%	90 4%	45 4%	108 6%	67 4%	158 5%	104 4%
Piemonte/Valle d'Aosta	155 2%	68 2%	87 2%	13 1%	32 2%	45 2%	64 2%	13 1%	32 2%	45 2%	15 1%	49 3%	39 2%	67 2%	50 2%
Emilia Romagna	149 2%	65 2%	84 2%	17 2%	34 2%	40 2%	57 2%	17 2%	34 2%	40 2%	18 1%	39 2%	35 2%	71 2%	42 2%
Friuli V.G.	42 1%	23 1%	20 0	6 1%	3 0	12 1%	22 1%	6 1%	3 0	12 1%	8 1%	13 1%	8 0	23 1%	11 0
Trentino A.A	34 0	18 0	16 0	0 0	7 0	16 1%	11 0	0 0	7 0	16 1%	7 1%	4 0	13 1%	19 1%	2 0
Veneto	163 2%	61 2%	102 2%	17 2%	51 3%	42 2%	52 2%	17 2%	51 3%	42 2%	19 2%	33 2%	62 3%	79 2%	21 1%
Lazio	189 2%	94 2%	95 2%	12 1%	54 3%	40 2%	83 3%	12 1%	54 3%	40 2%	26 2%	58 3%	26 1%	56 2%	107 4%
Marche	52 1%	23 1%	29 1%	3 0	17 1%	15 1%	17 1%	3 0	17 1%	15 1%	7 1%	10 1%	9 0	40 1%	3 0

D3\_IT. What region do you live in?

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	8051	3857	4194	1000	2000	2051	2999	1000	2000	2051	1242	1757	1824	3435	2792
Toscana	127	66	61	11	38	34	44	11	38	34	17	26	35	69	23
	2%	2%	1%	1%	2%	2%	1%	1%	2%	2%	1%	2%	2%	2%	1%
Umbria	30	17	14	1	7	9	14	1	7	9	8	6	9	19	3
	0	0	0	0	0	0	0	0	0	0	1%	0	0	1%	0
Abruzzo/Molise	56	25	31	8	12	15	21	8	12	15	13	8	14	30	12
	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	0	1%	1%	0
Calabria	66	28	38	2	18	23	23	2	18	23	12	11	20	31	15
	1%	1%	1%	0	1%	1%	1%	0	1%	1%	1%	1%	1%	1%	1%
Campania	189	89	100	13	40	54	82	13	40	54	38	44	28	105	56
	2%	2%	2%	1%	2%	3%	3%	1%	2%	3%	3%	3%	2%	3%	2%
Puglia/Basilicata	155	92	63	22	41	38	53	22	41	38	20	33	23	88	44
	2%	2%	1%	2%	2%	2%	2%	2%	2%	2%	2%	2%	1%	3%	2%
Sardegna	56	30	26	4	16	15	21	4	16	15	9	12	13	40	4
	1%	1%	1%	0	1%	1%	1%	0	1%	1%	1%	1%	1%	1%	0
Sicilia	163	71	92	12	40	52	59	12	40	52	34	25	21	80	63
	2%	2%	2%	1%	2%	3%	2%	1%	2%	3%	3%	1%	1%	2%	2%
Refuse	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

D3\_IT. What region do you live in?

	ACHIEVED EDUCATION				OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION	
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy
TOTAL	8051	557	3749	3745	718	2865	961	553	525	402	2026	4013	4035
ITALY													
Liguria	56 1%	10 2%	33 1%	13 0	8 1%	15 1%	4 0	0 0	1 0	3 1%	25 1%	34 1%	23 1%
Lombardia	328 4%	44 8%	178 5%	107 3%	30 4%	120 4%	24 2%	16 3%	24 5%	16 4%	99 5%	180 4%	148 4%
Piemonte/Valle d'Aosta	155 2%	13 2%	94 3%	48 1%	20 3%	50 2%	6 1%	9 2%	17 3%	9 2%	43 2%	88 2%	67 2%
Emilia Romagna	149 2%	14 3%	84 2%	51 1%	16 2%	45 2%	10 1%	17 3%	12 2%	8 2%	41 2%	88 2%	61 2%
Friuli V.G.	42 1%	6 1%	24 1%	12 0	4 1%	14 0	2 0	5 1%	3 1%	1 0	14 1%	24 1%	18 0
Trentino A.A	34 0	1 0	21 1%	12 0	7 1%	20 1%	2 0	0 0	1 0	2 1%	2 0	19 0	15 0
Veneto	163 2%	25 5%	89 2%	49 1%	20 3%	68 2%	5 1%	11 2%	17 3%	10 2%	32 2%	111 3%	53 1%
Lazio	189 2%	16 3%	86 2%	88 2%	26 4%	68 2%	7 1%	11 2%	14 3%	13 3%	52 3%	123 3%	66 2%
Marche	52 1%	4 1%	27 1%	21 1%	3 0	27 1%	3 0	2 0	3 1%	3 1%	11 1%	32 1%	20 0

D3\_IT. What region do you live in?

	ACHIEVED EDUCATION				OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION	
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy
TOTAL	8051	557	3749	3745	718	2865	961	553	525	402	2026	4013	4035
Toscana	127	12	77	38	11	50	9	10	6	12	28	84	43
	2%	2%	2%	1%	2%	2%	1%	2%	1%	3%	1%	2%	1%
Umbria	30	4	15	12	6	12	2	0	0	5	6	22	8
	0	1%	0	0	1%	0	0	0	0	1%	0	1%	0
Abruzzo/Molise	56	6	27	23	8	13	6	6	7	9	7	39	17
	1%	1%	1%	1%	1%	0	1%	1%	1%	2%	0	1%	0
Calabria	66	7	29	30	10	23	4	6	6	6	11	43	23
	1%	1%	1%	1%	1%	1%	0	1%	1%	1%	1%	1%	1%
Campania	189	14	93	82	35	62	7	13	22	7	42	121	69
	2%	3%	2%	2%	5%	2%	1%	2%	4%	2%	2%	3%	2%
Puglia/Basilicata	155	20	85	50	18	51	7	12	19	20	28	111	44
	2%	4%	2%	1%	2%	2%	1%	2%	4%	5%	1%	3%	1%
Sardegna	56	12	28	16	10	18	3	2	6	8	10	39	17
	1%	2%	1%	0	1%	1%	0	0	1%	2%	0	1%	0
Sicilia	163	18	79	66	17	57	9	10	23	16	31	120	43
	2%	3%	2%	2%	2%	2%	1%	2%	4%	4%	2%	3%	1%
Refuse	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0

## D3\_PL. What region do you live in?

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	8051	3857	4194	1000	2000	2051	2999	1000	2000	2051	1242	1757	1824	3435	2792
POLAND															
Dolnośląskie	153 2%	68 2%	85 2%	18 2%	34 2%	25 1%	76 3%	18 2%	34 2%	25 1%	32 3%	44 2%	22 1%	61 2%	70 3%
Kujawsko-pomorskie	108 1%	51 1%	57 1%	15 2%	21 1%	25 1%	47 2%	15 2%	21 1%	25 1%	23 2%	24 1%	21 1%	39 1%	48 2%
Lubelskie	113 1%	48 1%	65 2%	22 2%	47 2%	20 1%	24 1%	22 2%	47 2%	20 1%	16 1%	8 0	28 2%	38 1%	47 2%
Lubuskie	53 1%	26 1%	27 1%	7 1%	16 1%	17 1%	13 0	7 1%	16 1%	17 1%	9 1%	4 0	13 1%	23 1%	17 1%
Łódzkie	135 2%	81 2%	54 1%	17 2%	40 2%	23 1%	54 2%	17 2%	40 2%	23 1%	20 2%	34 2%	12 1%	54 2%	70 3%
Małopolskie	172 2%	81 2%	91 2%	33 3%	56 3%	36 2%	47 2%	33 3%	56 3%	36 2%	22 2%	25 1%	39 2%	58 2%	74 3%
Mazowieckie	273 3%	124 3%	149 4%	35 3%	94 5%	37 2%	107 4%	35 3%	94 5%	37 2%	38 3%	69 4%	44 2%	85 2%	144 5%
Opolskie	55 1%	22 1%	33 1%	10 1%	14 1%	19 1%	13 0	10 1%	14 1%	19 1%	7 1%	6 0	14 1%	33 1%	7 0
Podkarpackie	109 1%	53 1%	56 1%	17 2%	33 2%	25 1%	35 1%	17 2%	33 2%	25 1%	23 2%	11 1%	37 2%	56 2%	17 1%

D3\_PL. What region do you live in?

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	8051	3857	4194	1000	2000	2051	2999	1000	2000	2051	1242	1757	1824	3435	2792
Podlaskie	63	28	35	13	11	17	22	13	11	17	12	9	6	21	35
	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	0	1%	1%
Pomorskie	118	65	53	13	16	26	63	13	16	26	17	45	11	34	72
	1%	2%	1%	1%	1%	1%	2%	1%	1%	1%	1%	3%	1%	1%	3%
Śląskie	247	113	134	37	43	68	99	37	43	68	50	49	29	105	113
	3%	3%	3%	4%	2%	3%	3%	4%	2%	3%	4%	3%	2%	3%	4%
Świętokrzyskie	67	42	25	5	24	14	24	5	24	14	4	19	15	29	22
	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	0	1%	1%	1%	1%
Warmińsko-mazurskie	74	39	35	6	13	21	34	6	13	21	18	17	16	35	23
	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%
Wielkopolskie	179	76	103	22	63	44	50	22	63	44	27	23	28	79	72
	2%	2%	2%	2%	3%	2%	2%	2%	3%	2%	2%	1%	2%	2%	3%
Zachodniopomorskie	89	38	51	12	18	26	33	12	18	26	11	22	13	40	36
	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%
Refuse	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

## D3\_PL. What region do you live in?

	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy
TOTAL	8051	557	3749	3745	718	2865	961	553	525	402	2026	4013	4035
POLAND													
Dolnośląskie	153 2%	3 1%	85 2%	65 2%	12 2%	47 2%	18 2%	10 2%	3 1%	7 2%	56 3%	77 2%	76 2%
Kujawsko-pomorskie	108 1%	2 0	46 1%	60 2%	9 1%	40 1%	10 1%	10 2%	2 0	7 2%	31 2%	53 1%	55 1%
Lubelskie	113 1%	3 1%	53 1%	57 2%	14 2%	45 2%	13 1%	16 3%	8 1%	8 2%	9 0	51 1%	62 2%
Lubuskie	53 1%	2 0	29 1%	22 1%	4 1%	25 1%	7 1%	2 0	5 1%	0 0	10 0	29 1%	24 1%
Łódzkie	135 2%	3 0	66 2%	66 2%	9 1%	50 2%	18 2%	11 2%	3 1%	3 1%	40 2%	67 2%	68 2%
Małopolskie	172 2%	0 0	85 2%	86 2%	17 2%	56 2%	34 4%	19 4%	8 1%	7 2%	30 1%	76 2%	96 2%
Mazowieckie	273 3%	2 0	104 3%	167 4%	19 3%	121 4%	19 2%	20 4%	12 2%	9 2%	73 4%	127 3%	146 4%
Opolskie	55 1%	2 0	28 1%	25 1%	1 0	23 1%	7 1%	7 1%	4 1%	2 0	11 1%	34 1%	21 1%
Podkarpackie	109 1%	2 0	57 2%	50 1%	6 1%	38 1%	18 2%	10 2%	11 2%	3 1%	23 1%	62 2%	47 1%

## D3\_PL. What region do you live in?

	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy
TOTAL	8051	557	3749	3745	718	2865	961	553	525	402	2026	4013	4035
Podlaskie	63	0	34	29	4	18	6	7	6	3	19	41	21
	1%	0	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%
Pomorskie	118	3	57	58	13	36	13	6	4	3	42	57	61
	1%	0	2%	2%	2%	1%	1%	1%	1%	1%	2%	1%	2%
Śląskie	247	8	133	106	13	83	37	21	11	9	73	136	110
	3%	1%	4%	3%	2%	3%	4%	4%	2%	2%	4%	3%	3%
Świętokrzyskie	67	1	32	34	3	23	11	3	2	4	20	33	34
	1%	0	1%	1%	0	1%	1%	1%	0	1%	1%	1%	1%
Warmińsko-mazurskie	74	0	39	35	8	28	10	2	5	2	19	37	37
	1%	0	1%	1%	1%	1%	1%	0	1%	0	1%	1%	1%
Wielkopolskie	179	2	72	106	14	87	21	12	3	8	34	89	90
	2%	0	2%	3%	2%	3%	2%	2%	1%	2%	2%	2%	2%
Zachodniopomorskie	89	3	42	45	10	31	6	9	2	3	29	43	46
	1%	0	1%	1%	1%	1%	1%	2%	0	1%	1%	1%	1%
Refuse	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0



DS1. Does looking at the list below remind you of any problems experienced in the last 12 months for which you feel you had a legitimate cause for complaint?

- Faulty goods or services
- Late or no delivery
- Billing issues
- Poor customer service
- Misleading information or advertising
- Guarantee or warranty not honoured
- No or inadequate compensation offered when something went wrong
- Problems cancelling a contract

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	8051	3857	4194	1000	2000	2051	2999	1000	2000	2051	1242	1757	1824	3435	2792
Yes	5040	2479	2562	720	1413	1329	1578	720	1413	1329	721	857	1066	2172	1803
	63%	64%	61%	72%	71%	65%	53%	72%	71%	65%	58%	49%	58%	63%	65%
No	3006	1377	1629	281	585	719	1421	281	585	719	520	900	758	1261	988
	37%	36%	39%	28%	29%	35%	47%	28%	29%	35%	42%	51%	42%	37%	35%
Don't know	5	1	4	0	2	3	0	0	2	3	0	0	1	2	2
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

DS1. Does looking at the list below remind you of any problems experienced in the last 12 months for which you feel you had a legitimate cause for complaint?

- Faulty goods or services
- Late or no delivery
- Billing issues
- Poor customer service
- Misleading information or advertising
- Guarantee or warranty not honoured
- No or inadequate compensation offered when something went wrong
- Problems cancelling a contract

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION	
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy
TOTAL	8051	557	3749	3745	718	2865	961	553	525	402	2026	4013	4035
Yes	5040	285	2255	2500	512	2048	574	397	294	237	978	2503	2535
	63%	51%	60%	67%	71%	71%	60%	72%	56%	59%	48%	62%	63%
No	3006	271	1492	1244	206	814	387	156	231	164	1048	1505	1500
	37%	49%	40%	33%	29%	28%	40%	28%	44%	41%	52%	38%	37%
Don't know	5	1	2	2	0	3	0	0	1	1	0	5	0
	0	0	0	0	0	0	0	0	0	0	0	0	0

DS2a. To help remind you about any problems you may have experienced, the list below outlines different types of goods or services. Please indicate all goods or services you have experienced a problem with in the last 12 months, either with the goods or services or the seller/provider. It doesn't matter whether or not you complained about the problem, but it must be something for which you had a legitimate cause for complaint.

FILTER: ASK DS2A IF 'NO' OR 'DK', CODE 2 OR 3, IN DS1

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	3011	1378	1633	281	587	722	1421	281	587	722	520	900	758	1263	989
Mobile telephone services	318	144	174	52	66	77	122	52	66	77	55	68	66	132	120
	11%	10%	11%	19%	11%	11%	9%	19%	11%	11%	11%	8%	9%	10%	12%
Electricity services	101	52	49	5	18	27	51	5	18	27	16	35	18	45	38
	3%	4%	3%	2%	3%	4%	4%	2%	3%	4%	3%	4%	2%	4%	4%
Loans or credit	37	12	25	5	9	10	12	5	9	10	5	8	8	18	11
	1%	1%	2%	2%	2%	1%	1%	2%	2%	1%	1%	1%	1%	1%	1%
Credit cards	101	53	48	23	27	26	25	23	27	26	11	14	21	45	35
	3%	4%	3%	8%	5%	4%	2%	8%	5%	4%	2%	2%	3%	4%	4%
Large household appliances	67	34	33	8	20	15	25	8	20	15	11	14	11	28	28
	2%	2%	2%	3%	3%	2%	2%	3%	3%	2%	2%	2%	1%	2%	3%
Train services	152	65	87	40	37	36	40	40	37	36	18	22	23	75	55
	5%	5%	5%	14%	6%	5%	3%	14%	6%	5%	3%	2%	3%	6%	6%
Clothing, footwear and bags	139	42	97	37	48	25	29	37	48	25	14	15	28	56	56
	5%	3%	6%	13%	8%	3%	2%	13%	8%	3%	3%	2%	4%	4%	6%
Other goods or services	147	66	81	11	30	42	64	11	30	42	25	40	33	62	52
	5%	5%	5%	4%	5%	6%	5%	4%	5%	6%	5%	4%	4%	5%	5%
Did not have any problem	2182	1005	1177	157	402	511	1112	157	402	511	397	715	584	902	696
	72%	73%	72%	56%	68%	71%	78%	56%	68%	71%	76%	79%	77%	71%	70%

DS2a. To help remind you about any problems you may have experienced, the list below outlines different types of goods or services.  
Please indicate all goods or services you have experienced a problem with in the last 12 months, either with the goods or services or the seller/provider.  
It doesn't matter whether or not you complained about the problem, but it must be something for which you had a legitimate cause for complaint.

FILTER: ASK DS2A IF 'NO' OR 'DK', CODE 2 OR 3, IN DS1

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	3011	1378	1633	281	587	722	1421	281	587	722	520	900	758	1263	989
AT LEAST ONE RELEVANT MARKET	551	240	311	97	130	133	190	97	130	133	83	107	118	231	202
	18%	17%	19%	35%	22%	18%	13%	35%	22%	18%	16%	12%	16%	18%	20%
Don't know	9	6	4	0	2	2	6	0	2	2	0	6	5	1	4
	0	0	0	0	0	0	0	0	0	0	0	1%	1%	0	0

DS2a. To help remind you about any problems you may have experienced, the list below outlines different types of goods or services. Please indicate all goods or services you have experienced a problem with in the last 12 months, either with the goods or services or the seller/provider. It doesn't matter whether or not you complained about the problem, but it must be something for which you had a legitimate cause for complaint.

FILTER: ASK DS2A IF 'NO' OR 'DK', CODE 2 OR 3, IN DS1

	ACHIEVED EDUCATION				OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION	
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy
TOTAL	3011	272	1494	1245	206	817	387	156	232	165	1048	1510	1500
Mobile telephone services	318	28	158	132	25	98	31	29	29	22	85	180	138
	11%	10%	11%	11%	12%	12%	8%	18%	12%	13%	8%	12%	9%
Electricity services	101	7	48	46	4	32	12	2	7	7	37	61	40
	3%	3%	3%	4%	2%	4%	3%	1%	3%	4%	4%	4%	3%
Loans or credit	37	6	17	15	5	11	7	1	0	3	11	29	8
	1%	2%	1%	1%	2%	1%	2%	1%	0	2%	1%	2%	1%
Credit cards	101	8	39	55	10	40	8	9	7	11	17	55	46
	3%	3%	3%	4%	5%	5%	2%	6%	3%	7%	2%	4%	3%
Large household appliances	67	9	31	27	7	27	7	3	6	1	16	37	30
	2%	3%	2%	2%	3%	3%	2%	2%	3%	1%	2%	2%	2%
Train services	152	10	60	83	10	54	16	28	7	10	27	67	85
	5%	4%	4%	7%	5%	7%	4%	18%	3%	6%	3%	4%	6%
Clothing, footwear and bags	139	10	72	56	8	50	20	22	10	11	18	75	64
	5%	4%	5%	5%	4%	6%	5%	14%	4%	7%	2%	5%	4%
Other goods or services	147	12	71	64	9	51	22	5	11	8	41	74	73
	5%	4%	5%	5%	4%	6%	6%	3%	5%	5%	4%	5%	5%
Did not have any problem	2182	205	1103	874	149	549	290	88	165	112	827	1066	1115
	72%	75%	74%	70%	72%	67%	75%	56%	71%	68%	79%	71%	74%

DS2a. To help remind you about any problems you may have experienced, the list below outlines different types of goods or services. Please indicate all goods or services you have experienced a problem with in the last 12 months, either with the goods or services or the seller/provider. It doesn't matter whether or not you complained about the problem, but it must be something for which you had a legitimate cause for complaint.

FILTER: ASK DS2A IF 'NO' OR 'DK', CODE 2 OR 3, IN DS1

	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy
TOTAL	3011	272	1494	1245	206	817	387	156	232	165	1048	1510	1500
AT LEAST ONE RELEVANT MARKET	551	49	264	237	41	173	64	53	45	37	137	310	241
	18%	18%	18%	19%	20%	21%	16%	34%	20%	23%	13%	21%	16%
Don't know	9	1	6	3	0	1	1	0	2	0	6	7	2
	0	0	0	0	0	0	0	0	1%	0	1%	0	0

DS2b. Please look through the list below and indicate all goods or services you have experienced a problem with in the last 12 months, either with the goods or services or the seller/provider, for which you consider you had a legitimate cause for complaint.

FILTER: ASK DS2B IF 'YES', CODE 1, IN DS1

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	5040	2479	2562	720	1413	1329	1578	720	1413	1329	721	857	1066	2172	1803
Mobile telephone services	1846	934	912	319	564	489	473	319	564	489	218	254	381	786	679
	37%	38%	36%	44%	40%	37%	30%	44%	40%	37%	30%	30%	36%	36%	38%
Electricity services	731	361	370	96	223	190	222	96	223	190	111	111	134	325	273
	15%	15%	14%	13%	16%	14%	14%	13%	16%	14%	15%	13%	13%	15%	15%
Loans or credit	294	157	136	47	110	76	59	47	110	76	28	31	57	127	109
	6%	6%	5%	7%	8%	6%	4%	7%	8%	6%	4%	4%	5%	6%	6%
Credit cards	542	298	244	95	190	130	127	95	190	130	70	57	118	217	207
	11%	12%	10%	13%	13%	10%	8%	13%	13%	10%	10%	7%	11%	10%	11%
Large household appliances	733	365	368	105	269	191	168	105	269	191	87	81	156	309	267
	15%	15%	14%	15%	19%	14%	11%	15%	19%	14%	12%	9%	15%	14%	15%
Train services	697	337	359	165	238	168	126	165	238	168	64	62	146	286	265
	14%	14%	14%	23%	17%	13%	8%	23%	17%	13%	9%	7%	14%	13%	15%
Clothing, footwear and bags	1406	536	870	327	496	329	254	327	496	329	137	116	255	595	557
	28%	22%	34%	45%	35%	25%	16%	45%	35%	25%	19%	14%	24%	27%	31%
Other goods or services	2159	1119	1041	239	556	585	779	239	556	585	361	418	460	943	756
	43%	45%	41%	33%	39%	44%	49%	33%	39%	44%	50%	49%	43%	43%	42%
Did not have any problem	196	102	94	12	28	52	104	12	28	52	32	72	50	75	71
	4%	4%	4%	2%	2%	4%	7%	2%	2%	4%	4%	8%	5%	3%	4%

DS2b. Please look through the list below and indicate all goods or services you have experienced a problem with in the last 12 months, either with the goods or services or the seller/provider, for which you consider you had a legitimate cause for complaint.

FILTER: ASK DS2B IF 'YES', CODE 1, IN DS1

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	5040	2479	2562	720	1413	1329	1578	720	1413	1329	721	857	1066	2172	1803
AT LEAST ONE RELEVANT MARKET	3204	1534	1670	561	1001	835	807	561	1001	835	389	418	652	1365	1187
	64%	62%	65%	78%	71%	63%	51%	78%	71%	63%	54%	49%	61%	63%	66%
Don't know	4	2	2	0	1	0	3	0	1	0	0	3	1	3	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0



DS2b. Please look through the list below and indicate all goods or services you have experienced a problem with in the last 12 months, either with the goods or services or the seller/provider, for which you consider you had a legitimate cause for complaint.

FILTER: ASK DS2B IF 'YES', CODE 1, IN DS1

	ACHIEVED EDUCATION				OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION	
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy
TOTAL	5040	285	2255	2500	512	2048	574	397	294	237	978	2503	2535
Mobile telephone services	1846	104	810	931	213	812	202	171	99	83	265	1006	839
	37%	37%	36%	37%	42%	40%	35%	43%	34%	35%	27%	40%	33%
Electricity services	731	52	322	358	92	314	75	51	40	33	127	426	303
	15%	18%	14%	14%	18%	15%	13%	13%	14%	14%	13%	17%	12%
Loans or credit	294	16	147	130	42	137	42	18	9	9	36	182	112
	6%	6%	7%	5%	8%	7%	7%	5%	3%	4%	4%	7%	4%
Credit cards	542	39	212	291	73	262	64	44	16	22	61	284	258
	11%	14%	9%	12%	14%	13%	11%	11%	6%	9%	6%	11%	10%
Large household appliances	733	40	328	365	93	336	92	51	38	27	95	358	374
	15%	14%	15%	15%	18%	16%	16%	13%	13%	12%	10%	14%	15%
Train services	697	28	260	409	94	313	64	102	22	39	62	338	359
	14%	10%	12%	16%	18%	15%	11%	26%	7%	17%	6%	14%	14%
Clothing, footwear and bags	1406	53	595	758	157	642	153	183	73	64	135	691	715
	28%	18%	26%	30%	31%	31%	27%	46%	25%	27%	14%	28%	28%
Other goods or services	2159	92	929	1137	221	810	250	144	128	113	492	1003	1156
	43%	32%	41%	45%	43%	40%	44%	36%	44%	48%	50%	40%	46%
Did not have any problem	196	18	94	85	19	56	16	7	16	6	78	101	96
	4%	6%	4%	3%	4%	3%	3%	2%	5%	2%	8%	4%	4%

DS2b. Please look through the list below and indicate all goods or services you have experienced a problem with in the last 12 months, either with the goods or services or the seller/provider, for which you consider you had a legitimate cause for complaint.

FILTER: ASK DS2B IF 'YES', CODE 1, IN DS1

	ACHIEVED EDUCATION				OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION	
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy
TOTAL	5040	285	2255	2500	512	2048	574	397	294	237	978	2503	2535
AT LEAST ONE RELEVANT MARKET	3204	182	1426	1595	350	1409	361	301	179	141	463	1654	1548
	64%	64%	63%	64%	68%	69%	63%	76%	61%	59%	47%	66%	61%
Don't know	4	0	1	3	0	0	0	0	0	1	3	0	4
	0	0	0	0	0	0	0	0	0	0	0	0	0

DS3. With which of the goods or services listed below did you experience the most serious problem (i.e. that caused you the most trouble or cost)?

FILTER: THOSE WHO SELECTED ONLY ONE MARKET IN DS2 GO DIRECTLY TO THE CORRESPONDING MARKET MODULE.

THOSE WHO HAVE SELECTED SEVERAL MARKETS IN DS2 GO TO DS3 BELOW.

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	1737	811	925	343	565	440	389	343	565	440	193	196	334	726	677
Mobile telephone services	595	283	313	125	190	154	127	125	190	154	66	60	115	253	227
	34%	35%	34%	36%	34%	35%	33%	36%	34%	35%	34%	31%	35%	35%	33%
Electricity services	248	115	133	32	68	71	77	32	68	71	35	42	47	111	90
	14%	14%	14%	9%	12%	16%	20%	9%	12%	16%	18%	21%	14%	15%	13%
Loans or credit	86	40	46	11	36	22	17	11	36	22	7	10	20	31	36
	5%	5%	5%	3%	6%	5%	4%	3%	6%	5%	4%	5%	6%	4%	5%
Credit cards	172	99	73	28	61	44	39	28	61	44	15	24	35	72	65
	10%	12%	8%	8%	11%	10%	10%	8%	11%	10%	8%	12%	10%	10%	10%
Large household appliances	220	97	123	33	79	61	47	33	79	61	25	22	39	88	93
	13%	12%	13%	10%	14%	14%	12%	10%	14%	14%	13%	11%	12%	12%	14%
Train services	187	84	103	55	59	39	34	55	59	39	19	15	39	79	68
	11%	10%	11%	16%	10%	9%	9%	16%	10%	9%	10%	8%	12%	11%	10%
Clothing, footwear and bags	228	93	135	59	73	49	48	59	73	49	25	23	39	91	99
	13%	11%	15%	17%	13%	11%	12%	17%	13%	11%	13%	12%	12%	13%	15%
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

DS3. With which of the goods or services listed below did you experience the most serious problem (i.e. that caused you the most trouble or cost)?

FILTER: THOSE WHO SELECTED ONLY ONE MARKET IN DS2 GO DIRECTLY TO THE CORRESPONDING MARKET MODULE.

THOSE WHO HAVE SELECTED SEVERAL MARKETS IN DS2 GO TO DS3 BELOW.

	ACHIEVED EDUCATION				OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION	
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy
TOTAL	1737	77	743	916	218	787	188	184	81	79	200	927	808
Mobile telephone services	595	26	265	304	80	272	66	58	24	23	72	331	263
	34%	34%	36%	33%	37%	35%	35%	31%	29%	29%	36%	36%	33%
Electricity services	248	19	106	123	26	109	24	19	16	15	39	139	108
	14%	24%	14%	13%	12%	14%	13%	10%	19%	18%	20%	15%	13%
Loans or credit	86	7	41	38	9	37	17	4	2	4	12	55	31
	5%	9%	6%	4%	4%	5%	9%	2%	2%	5%	6%	6%	4%
Credit cards	172	8	66	98	36	81	9	9	8	10	18	81	91
	10%	10%	9%	11%	17%	10%	5%	5%	10%	12%	9%	9%	11%
Large household appliances	220	6	102	113	28	110	27	15	11	7	22	109	111
	13%	7%	14%	12%	13%	14%	15%	8%	14%	9%	11%	12%	14%
Train services	187	6	70	111	24	69	18	40	9	11	16	94	92
	11%	8%	9%	12%	11%	9%	10%	22%	11%	14%	8%	10%	11%
Clothing, footwear and bags	228	6	94	128	15	108	25	38	12	10	21	117	112
	13%	8%	13%	14%	7%	14%	13%	21%	14%	12%	10%	13%	14%
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0

DS2T. Incidence of problems per market

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	8051	3857	4194	1000	2000	2051	2999	1000	2000	2051	1242	1757	1824	3435	2792
Total 'Incidence of problems with Mobile telephone services'	2164 27%	1079 28%	1085 26%	372 37%	631 32%	566 28%	595 20%	372 37%	631 32%	566 28%	273 22%	322 18%	448 25%	917 27%	799 29%
Total 'Incidence of problems with Electricity services'	832 10%	413 11%	419 10%	101 10%	241 12%	217 11%	273 9%	101 10%	241 12%	217 11%	126 10%	147 8%	152 8%	370 11%	311 11%
Total 'Incidence of problems with Loans, credits and Credit cards'	863 11%	462 12%	401 10%	149 15%	285 14%	224 11%	205 7%	149 15%	285 14%	224 11%	103 8%	102 6%	177 10%	363 11%	322 12%
Total 'Incidence of problems with Large household appliances'	800 10%	399 10%	401 10%	113 11%	289 14%	205 10%	193 6%	113 11%	289 14%	205 10%	98 8%	95 5%	167 9%	338 10%	295 11%
Total 'Incidence of problems with Train services'	849 11%	403 10%	446 11%	204 20%	275 14%	204 10%	165 6%	204 20%	275 14%	204 10%	82 7%	84 5%	168 9%	360 10%	320 11%
Total 'Incidence of problems with Clothing, footwear and bags'	1545 19%	578 15%	967 23%	363 36%	545 27%	354 17%	282 9%	363 36%	545 27%	354 17%	151 12%	131 7%	282 15%	650 19%	612 22%

DS2T. Incidence of problems per market

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION	
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy
TOTAL	8051	557	3749	3745	718	2865	961	553	525	402	2026	4013	4035
Total 'Incidence of problems with Mobile telephone services'	2164 27%	132 24%	968 26%	1064 28%	239 33%	910 32%	233 24%	200 36%	128 24%	105 26%	350 17%	1186 30%	977 24%
Total 'Incidence of problems with Electricity services'	832 10%	59 11%	369 10%	405 11%	96 13%	346 12%	88 9%	53 10%	47 9%	40 10%	163 8%	487 12%	344 9%
Total 'Incidence of problems with Loans, credits and Credit cards'	863 11%	61 11%	360 10%	442 12%	110 15%	398 14%	107 11%	64 12%	29 6%	39 10%	115 6%	478 12%	384 10%
Total 'Incidence of problems with Large household appliances'	800 10%	49 9%	359 10%	392 10%	100 14%	363 13%	99 10%	54 10%	44 8%	28 7%	112 6%	395 10%	404 10%
Total 'Incidence of problems with Train services'	849 11%	38 7%	319 9%	492 13%	104 14%	367 13%	80 8%	130 24%	29 6%	50 12%	89 4%	405 10%	444 11%
Total 'Incidence of problems with Clothing, footwear and bags'	1545 19%	63 11%	668 18%	814 22%	164 23%	691 24%	173 18%	205 37%	83 16%	75 19%	153 8%	766 19%	779 19%

QA1. You indicated you experienced a problem with mobile telephone services over the last 12 months.  
 What type of mobile telephone service did you have when you experienced the problem?

FILTER: ASK QA1 TO QA18 IF "MOBILE TELEPHONE SERVICES", CODE 1, IS THE ONLY CHOICE IN DS2A OR DS2B; OR "MOBILE TELEPHONE SERVICES", CODE 1, IN DS3; OR "MOBILE TELEPHONE SERVICES", CODE 1, IN QA18 OR QB18 OR QC18 OR QD18 OR QE18 OR QF18

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	2113	1067	1046	346	605	557	605	346	605	557	288	318	431	897	785
Mobile telephone subscription including mobile Internet	1221	589	632	220	375	316	309	220	375	316	164	145	246	514	461
	58%	55%	60%	64%	62%	57%	51%	64%	62%	57%	57%	46%	57%	57%	59%
Mobile telephone subscription without mobile Internet	306	171	135	49	79	83	95	49	79	83	35	60	66	123	116
	14%	16%	13%	14%	13%	15%	16%	14%	13%	15%	12%	19%	15%	14%	15%
Prepaid SIM card or recharge card	394	214	180	49	106	112	126	49	106	112	48	79	72	182	139
	19%	20%	17%	14%	18%	20%	21%	14%	18%	20%	17%	25%	17%	20%	18%
Other	192	94	98	28	44	45	75	28	44	45	41	34	46	78	68
	9%	9%	9%	8%	7%	8%	12%	8%	7%	8%	14%	11%	11%	9%	9%
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QA1. You indicated you experienced a problem with mobile telephone services over the last 12 months.  
 What type of mobile telephone service did you have when you experienced the problem?

FILTER: ASK QA1 TO QA18 IF "MOBILE TELEPHONE SERVICES", CODE 1, IS THE ONLY CHOICE IN DS2A OR DS2B; OR "MOBILE TELEPHONE SERVICES", CODE 1, IN DS3; OR "MOBILE TELEPHONE SERVICES", CODE 1, IN QA18 OR QB18 OR QC18 OR QD18 OR QE18 OR QF18

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	2113	136	966	1011	241	859	241	181	130	98	363	1155	957	222	1891	444	967	700	602	1511	1990	101	21
Mobile telephone subscription including mobile Internet	1221	67	542	612	147	538	140	107	68	48	173	660	560	102	1119	291	594	335	385	835	1161	48	12
	58%	49%	56%	61%	61%	63%	58%	59%	52%	49%	48%	57%	58%	46%	59%	65%	61%	48%	64%	55%	58%	47%	58%
Mobile telephone subscription without mobile Internet	306	16	141	148	33	132	35	21	13	9	63	150	155	32	273	56	153	97	95	211	285	17	4
	14%	12%	15%	15%	14%	15%	15%	11%	10%	9%	17%	13%	16%	15%	14%	12%	16%	14%	16%	14%	14%	17%	18%
Prepaid SIM card or recharge card	394	40	188	166	45	132	43	35	35	26	79	241	153	51	343	70	143	181	72	322	360	31	3
	19%	29%	19%	16%	19%	15%	18%	19%	27%	26%	22%	21%	16%	23%	18%	16%	15%	26%	12%	21%	18%	30%	14%
Other	192	12	95	85	16	57	23	18	14	15	49	103	89	36	156	28	77	87	50	142	184	6	2
	9%	9%	10%	8%	7%	7%	10%	10%	11%	16%	13%	9%	9%	16%	8%	6%	8%	12%	8%	9%	9%	6%	10%
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0



QA2. When did you sign up to this mobile telephone service?

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	2113	1067	1046	346	605	557	605	346	605	557	288	318	431	897	785
Less than 6 months ago	444	214	231	92	154	110	88	92	154	110	45	43	97	175	173
	21%	20%	22%	27%	26%	20%	15%	27%	26%	20%	16%	14%	23%	19%	22%
6 months to less than 12 months ago	497	240	257	96	164	133	104	96	164	133	48	56	91	209	198
	24%	22%	25%	28%	27%	24%	17%	28%	27%	24%	17%	18%	21%	23%	25%
12 months to less than 24 months ago	470	241	228	83	129	130	127	83	129	130	62	65	85	213	171
	22%	23%	22%	24%	21%	23%	21%	24%	21%	23%	21%	21%	20%	24%	22%
2 years to less than 5 years ago	353	168	185	48	85	90	130	48	85	90	62	68	86	151	117
	17%	16%	18%	14%	14%	16%	21%	14%	14%	16%	22%	21%	20%	17%	15%
5 years ago or more	347	203	144	26	72	93	155	26	72	93	71	84	72	148	126
	16%	19%	14%	8%	12%	17%	26%	8%	12%	17%	25%	27%	17%	17%	16%
Total 'Less than 6 months ago'	444	214	231	92	154	110	88	92	154	110	45	43	97	175	173
	21%	20%	22%	27%	26%	20%	15%	27%	26%	20%	16%	14%	23%	19%	22%
Total '6 months to less than 24 months'	967	482	485	179	293	264	231	179	293	264	110	122	176	422	369
	46%	45%	46%	52%	48%	47%	38%	52%	48%	47%	38%	38%	41%	47%	47%
Total '2 years ago or more'	700	372	328	75	156	184	285	75	156	184	133	152	158	300	243
	33%	35%	31%	22%	26%	33%	47%	22%	26%	33%	46%	48%	37%	33%	31%
Don't remember	1	0	1	0	1	0	0	0	1	0	0	0	0	1	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QA2. When did you sign up to this mobile telephone service?

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	2113	136	966	1011	241	859	241	181	130	98	363	1155	957	222	1891	444	967	700	602	1511	1990	101	21
Less than 6 months ago	444	29	205	211	55	177	67	52	33	26	36	245	199	34	411	444	0	0	133	311	415	23	5
	21%	21%	21%	21%	23%	21%	28%	29%	25%	26%	10%	21%	21%	15%	22%	100%	0	0	22%	21%	21%	23%	22%
6 months to less than 12 months ago	497	28	233	236	55	228	60	44	21	16	74	257	241	44	453	0	497	0	158	339	458	33	7
	24%	21%	24%	23%	23%	27%	25%	24%	16%	16%	20%	22%	25%	20%	24%	0	51%	0	26%	22%	23%	32%	32%
12 months to less than 24 months ago	470	27	216	227	55	195	55	40	32	22	71	267	203	52	418	0	470	0	148	322	439	25	6
	22%	20%	22%	22%	23%	23%	23%	22%	25%	23%	19%	23%	21%	23%	22%	0	49%	0	25%	21%	22%	25%	27%
2 years to less than 5 years ago	353	22	168	164	42	125	34	31	20	17	85	188	165	47	307	0	0	353	96	257	343	8	3
	17%	16%	17%	16%	17%	15%	14%	17%	15%	17%	23%	16%	17%	21%	16%	0	0	50%	16%	17%	17%	8%	14%
5 years ago or more	347	30	145	172	34	133	26	15	24	17	97	197	149	46	301	0	0	347	66	281	334	12	1
	16%	22%	15%	17%	14%	15%	11%	8%	19%	18%	27%	17%	16%	21%	16%	0	0	50%	11%	19%	17%	12%	5%
Total 'Less than 6 months ago'	444	29	205	211	55	177	67	52	33	26	36	245	199	34	411	444	0	0	133	311	415	23	5
	21%	21%	21%	21%	23%	21%	28%	29%	25%	26%	10%	21%	21%	15%	22%	100%	0	0	22%	21%	21%	23%	22%
Total '6 months to less than 24 months'	967	55	449	463	110	423	114	83	53	38	145	523	444	95	872	0	967	0	306	661	897	58	12
	46%	41%	46%	46%	46%	49%	47%	46%	41%	39%	40%	45%	46%	43%	46%	0	100%	0	51%	44%	45%	57%	59%
Total '2 years ago or more'	700	52	313	336	76	258	60	46	44	34	182	385	315	93	608	0	0	700	162	538	677	20	4
	33%	38%	32%	33%	31%	30%	25%	25%	34%	35%	50%	33%	33%	42%	32%	0	0	100%	27%	36%	34%	19%	19%
Don't remember	1	0	0	1	0	1	0	0	0	0	0	1	0	0	1	0	0	0	0	1	1	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QA3A. How much did/do you pay for this mobile telephone service (NOT including any over-/extra charges, if applicable)?

If you are not sure, please give an estimate.

Please indicate the amount paid on average in [NATIONAL CURRENCY] per month.

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	2113	1067	1046	346	605	557	605	346	605	557	288	318	431	897	785
EUR 0 - EUR 14	757	393	363	125	209	200	223	125	209	200	99	124	138	345	274
	36%	37%	35%	36%	35%	36%	37%	36%	35%	36%	34%	39%	32%	38%	35%
EUR 15 - EUR 24	464	230	234	69	132	117	146	69	132	117	64	81	97	190	177
	22%	22%	22%	20%	22%	21%	24%	20%	22%	21%	22%	26%	23%	21%	23%
EUR 25 - EUR 39	396	204	192	56	116	107	116	56	116	107	63	53	85	171	140
	19%	19%	18%	16%	19%	19%	19%	16%	19%	19%	22%	17%	20%	19%	18%
EUR 40 - EUR 59	230	109	122	45	75	65	45	45	75	65	25	20	55	97	78
	11%	10%	12%	13%	12%	12%	7%	13%	12%	12%	9%	6%	13%	11%	10%
EUR 60 or more	168	86	82	32	50	48	38	32	50	48	21	17	32	63	73
	8%	8%	8%	9%	8%	9%	6%	9%	8%	9%	7%	5%	7%	7%	9%
I didn't/don't pay for this service	97	45	52	18	22	20	38	18	22	20	16	22	24	32	41
	5%	4%	5%	5%	4%	4%	6%	5%	4%	4%	6%	7%	6%	4%	5%
Don't Know	1	0	1	1	0	0	0	1	0	0	0	0	0	0	1
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Average	27,7	28,2	27,1	28,2	28,6	29,3	24,7	28,2	28,6	29,3	27,7	22,1	28,4	26,5	28,7

QA3A. How much did/do you pay for this mobile telephone service (NOT including any over-/extra charges, if applicable)?

If you are not sure, please give an estimate.

Please indicate the amount paid on average in [NATIONAL CURRENCY] per month.

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	2113	136	966	1011	241	859	241	181	130	98	363	1155	957	222	1891	444	967	700	602	1511	1990	101	21
EUR 0 - EUR 14	757	43	377	337	78	282	78	81	52	43	143	411	346	93	664	157	326	273	187	570	718	33	5
	36%	31%	39%	33%	32%	33%	32%	45%	40%	44%	39%	36%	36%	42%	35%	35%	34%	39%	31%	38%	36%	33%	22%
EUR 15 - EUR 24	464	30	201	233	49	182	53	36	29	20	95	258	205	49	414	88	221	154	133	331	440	19	5
	22%	22%	21%	23%	20%	21%	22%	20%	22%	20%	26%	22%	21%	22%	22%	20%	23%	22%	22%	22%	22%	19%	23%
EUR 25 - EUR 39	396	30	167	200	56	164	56	29	20	12	60	203	193	39	358	84	195	116	116	280	372	18	7
	19%	22%	17%	20%	23%	19%	23%	16%	15%	12%	16%	18%	20%	17%	19%	19%	20%	17%	19%	19%	19%	18%	33%
EUR 40 - EUR 59	230	15	103	113	33	115	22	13	11	9	27	140	89	8	223	43	105	83	78	153	214	15	2
	11%	11%	11%	11%	14%	13%	9%	7%	9%	9%	7%	12%	9%	3%	12%	10%	11%	12%	13%	10%	11%	15%	10%
EUR 60 or more	168	8	73	86	17	86	20	11	9	10	15	95	73	15	153	43	77	48	54	114	156	11	1
	8%	6%	8%	9%	7%	10%	8%	6%	7%	10%	4%	8%	8%	7%	8%	10%	8%	7%	9%	8%	8%	11%	5%
I didn't/don't pay for this service	97	11	44	42	7	30	14	9	9	4	23	48	49	18	78	27	44	26	35	62	89	6	2
	5%	8%	5%	4%	3%	4%	6%	5%	7%	4%	6%	4%	5%	8%	4%	6%	5%	4%	6%	4%	4%	6%	9%
Don't Know	1	0	1	0	1	0	0	0	0	0	0	0	1	0	1	1	0	0	0	1	1	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Average	27,7	28	26,4	28,8	30,1	30,6	28,3	24,1	25,4	26	21,4	27,5	27,9	22,3	28,2	29,3	28,1	26,1	30,1	26,7	27,5	31,4	25,5

QA4. How did you sign up to this mobile telephone service?

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	2113	1067	1046	346	605	557	605	346	605	557	288	318	431	897	785
In person, at a shop or other sales point	1077	543	534	184	273	293	326	184	273	293	155	171	220	448	408
	51%	51%	51%	53%	45%	53%	54%	53%	45%	53%	54%	54%	51%	50%	52%
Over the Internet, directly from the provider	523	285	237	85	181	120	137	85	181	120	67	70	100	239	184
	25%	27%	23%	25%	30%	22%	23%	25%	30%	22%	23%	22%	23%	27%	23%
Over the Internet, through an intermediary (e.g. comparison website)	79	38	41	16	30	14	19	16	30	14	13	6	20	32	27
	4%	4%	4%	4%	5%	3%	3%	4%	5%	3%	5%	2%	5%	4%	3%
By mail order, delivery and postal services	51	25	27	10	11	11	19	10	11	11	4	15	9	19	23
	2%	2%	3%	3%	2%	2%	3%	3%	2%	2%	1%	5%	2%	2%	3%
By telephone	337	153	184	46	96	107	88	46	96	107	40	48	69	144	125
	16%	14%	18%	13%	16%	19%	15%	13%	16%	19%	14%	15%	16%	16%	16%
Other	45	23	23	6	12	11	15	6	12	11	9	7	12	15	18
	2%	2%	2%	2%	2%	2%	3%	2%	2%	2%	3%	2%	3%	2%	2%
TOTAL 'OVER THE INTERNET'	602	324	278	101	212	134	156	101	212	134	80	76	121	271	210
	28%	30%	27%	29%	35%	24%	26%	29%	35%	24%	28%	24%	28%	30%	27%
TOTAL 'OTHER SALES CHANNELS'	1511	743	767	245	393	423	449	245	393	423	208	242	310	626	574
	72%	70%	73%	71%	65%	76%	74%	71%	65%	76%	72%	76%	72%	70%	73%
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QA4. How did you sign up to this mobile telephone service?

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	2113	136	966	1011	241	859	241	181	130	98	363	1155	957	222	1891	444	967	700	602	1511	1990	101	21
In person, at a shop or other sales point	1077	77	498	501	134	413	116	111	68	45	191	604	472	119	958	213	474	388	0	1077	1038	30	8
	51%	57%	52%	50%	55%	48%	48%	61%	52%	46%	52%	52%	49%	54%	51%	48%	49%	55%	0	71%	52%	30%	40%
Over the Internet, directly from the provider	523	26	235	262	46	243	74	34	25	23	79	264	258	38	484	114	269	141	523	0	483	33	7
	25%	19%	24%	26%	19%	28%	31%	19%	19%	23%	22%	23%	27%	17%	26%	26%	28%	20%	87%	0	24%	33%	33%
Over the Internet, through an intermediary (e.g. comparison website)	79	5	39	35	11	34	13	5	5	3	9	38	41	9	70	20	37	22	79	0	65	13	1
	4%	3%	4%	3%	5%	4%	5%	3%	4%	3%	2%	3%	4%	4%	4%	4%	4%	3%	13%	0	3%	13%	5%
By mail order, delivery and postal services	51	2	25	25	6	18	6	3	5	0	15	31	20	4	48	12	30	9	0	51	46	4	2
	2%	1%	3%	2%	2%	2%	2%	2%	4%	0	4%	3%	2%	2%	3%	3%	3%	1%	0	3%	2%	4%	9%
By telephone	337	24	148	165	38	134	29	24	21	24	66	195	142	45	293	78	145	114	0	337	318	17	2
	16%	18%	15%	16%	16%	16%	12%	13%	16%	24%	18%	17%	15%	20%	15%	18%	15%	16%	0	22%	16%	17%	9%
Other	45	2	21	22	7	17	4	4	7	3	5	22	23	7	39	7	12	27	0	45	41	3	1
	2%	1%	2%	2%	3%	2%	2%	2%	5%	3%	1%	2%	2%	3%	2%	2%	1%	4%	0	3%	2%	3%	5%
TOTAL 'OVER THE INTERNET'	602	31	274	297	57	276	86	39	30	26	87	302	300	48	554	133	306	162	602	0	548	46	8
	28%	23%	28%	29%	24%	32%	36%	22%	23%	27%	24%	26%	31%	22%	29%	30%	32%	23%	100%	0	28%	46%	38%
TOTAL 'OTHER SALES CHANNELS'	1511	105	692	714	184	582	155	142	100	72	276	852	658	174	1337	311	661	538	0	1511	1442	54	13
	72%	77%	72%	71%	76%	68%	64%	78%	77%	73%	76%	74%	69%	78%	71%	70%	68%	77%	0	100%	72%	54%	62%
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QA5. Did you sign up to this mobile telephone service from a provider based in your country of residence, in another EU country, or outside the EU?

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	2113	1067	1046	346	605	557	605	346	605	557	288	318	431	897	785
Provider based in my country of residence	1990	992	998	321	556	536	576	321	556	536	274	303	399	841	750
	94%	93%	95%	93%	92%	96%	95%	93%	92%	96%	95%	95%	93%	94%	96%
Provider based in another EU country	101	60	41	18	41	21	21	18	41	21	9	12	28	46	27
	5%	6%	4%	5%	7%	4%	3%	5%	7%	4%	3%	4%	7%	5%	3%
Provider based outside the EU	21	14	7	7	8	0	7	7	8	0	4	3	4	11	7
	1%	1%	1%	2%	1%	0	1%	2%	1%	0	1%	1%	1%	1%	1%
I don't know where the provider is based	1	1	0	0	0	0	1	0	0	0	1	0	0	0	1
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QA5. Did you sign up to this mobile telephone service from a provider based in your country of residence, in another EU country, or outside the EU?

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	2113	136	966	1011	241	859	241	181	130	98	363	1155	957	222	1891	444	967	700	602	1511	1990	101	21
Provider based in my country of residence	1990	120	900	969	227	805	219	171	125	93	349	1088	901	215	1775	415	897	677	548	1442	1990	0	0
	94%	89%	93%	96%	94%	94%	91%	95%	96%	95%	96%	94%	94%	97%	94%	93%	93%	97%	91%	95%	100%	0	0
Provider based in another EU country	101	12	55	34	12	44	16	9	3	4	13	60	41	7	94	23	58	20	46	54	0	101	0
	5%	9%	6%	3%	5%	5%	7%	5%	2%	4%	4%	5%	4%	3%	5%	5%	6%	3%	8%	4%	0	100%	0
Provider based outside the EU	21	4	11	7	2	10	5	1	2	1	1	6	15	0	21	5	12	4	8	13	0	0	21
	1%	3%	1%	1%	1%	1%	2%	1%	1%	1%	0	1%	2%	0	1%	1%	1%	1%	1%	1%	0	0	100%
I don't know where the provider is based	1	0	0	1	0	0	1	0	0	0	0	1	0	0	1	1	0	0	0	1	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0



QA6. Which of the items below describe the problem with the mobile telephone service or with the provider you obtained it from?  
Mark all that apply.

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	2113	1067	1046	346	605	557	605	346	605	557	288	318	431	897	785
QUALITY AND PROVISION OF SERVICE															
Mobile telephone connection of unsatisfactory quality (e.g. signal, coverage, etc.)	773 37%	403 38%	370 35%	154 45%	226 37%	197 35%	195 32%	154 45%	226 37%	197 35%	90 31%	105 33%	188 44%	307 34%	278 35%
Phone provided with contract faulty or not as described	199 9%	97 9%	102 10%	43 13%	76 13%	46 8%	33 5%	43 13%	76 13%	46 8%	15 5%	18 6%	45 11%	91 10%	62 8%
Mobile telephone service provided late	148 7%	79 7%	69 7%	27 8%	56 9%	39 7%	25 4%	27 8%	56 9%	39 7%	13 5%	12 4%	34 8%	66 7%	48 6%
Poor customer service or after-sales service	426 20%	206 19%	220 21%	71 20%	103 17%	113 20%	139 23%	71 20%	103 17%	113 20%	75 26%	64 20%	79 18%	175 20%	172 22%
TARIFFS															
Unclear or complex tariffs	590 28%	301 28%	289 28%	89 26%	164 27%	160 29%	177 29%	89 26%	164 27%	160 29%	71 25%	107 34%	112 26%	251 28%	228 29%
BILLING AND PAYMENTS															
Bill incorrect (e.g. I was overcharged, wrong tariff applied or credit not reimbursed)	594 28%	273 26%	321 31%	119 34%	166 27%	158 28%	152 25%	119 34%	166 27%	158 28%	75 26%	77 24%	107 25%	261 29%	226 29%
Bill not received/not accessible	113 5%	54 5%	59 6%	21 6%	43 7%	29 5%	20 3%	21 6%	43 7%	29 5%	7 3%	13 4%	30 7%	44 5%	38 5%

QA6. Which of the items below describe the problem with the mobile telephone service or with the provider you obtained it from?  
Mark all that apply.

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	2113	1067	1046	346	605	557	605	346	605	557	288	318	431	897	785
Disproportionate fees (e.g. for late payment)	107 5%	55 5%	53 5%	28 8%	26 4%	26 5%	28 5%	28 8%	26 4%	26 5%	12 4%	15 5%	15 4%	42 5%	50 6%
MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES															
Misleading or incorrect indication of price (e.g. hidden charges)	254 12%	127 12%	127 12%	45 13%	66 11%	69 12%	74 12%	45 13%	66 11%	69 12%	29 10%	46 14%	44 10%	102 11%	108 14%
Advertising was misleading	207 10%	119 11%	88 8%	27 8%	67 11%	59 11%	54 9%	27 8%	67 11%	59 11%	20 7%	34 11%	33 8%	90 10%	85 11%
Received false advice when signing the contract	181 9%	89 8%	92 9%	33 9%	50 8%	52 9%	47 8%	33 9%	50 8%	52 9%	20 7%	27 8%	39 9%	64 7%	77 10%
Was put under pressure when signing up to the mobile telephone service or in case of late payment	67 3%	39 4%	29 3%	16 5%	25 4%	10 2%	15 3%	16 5%	25 4%	10 2%	5 2%	11 3%	13 3%	25 3%	29 4%
Was provided (other) services I didn't request	199 9%	99 9%	100 10%	27 8%	43 7%	60 11%	69 11%	27 8%	43 7%	60 11%	41 14%	29 9%	38 9%	100 11%	62 8%
CONTRACTUAL ISSUES															
Missing or incomplete information in the contract (e.g. duration, conditions for termination, identity of the provider, etc.)	162 8%	75 7%	88 8%	25 7%	52 9%	42 8%	43 7%	25 7%	52 9%	42 8%	23 8%	20 6%	28 6%	68 8%	66 8%
Problems terminating my contract or switching tariff	282 13%	148 14%	135 13%	50 15%	91 15%	72 13%	69 11%	50 15%	91 15%	72 13%	34 12%	35 11%	57 13%	128 14%	98 12%

QA6. Which of the items below describe the problem with the mobile telephone service or with the provider you obtained it from?  
Mark all that apply.

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	2113	1067	1046	346	605	557	605	346	605	557	288	318	431	897	785
Contractual terms unfair or changed by service provider without my consent (e.g. increase in price)	142 7%	79 7%	63 6%	21 6%	39 6%	36 6%	47 8%	21 6%	39 6%	36 6%	17 6%	30 9%	34 8%	54 6%	54 7%
Could not cancel the contract within the cooling-off period	74 3%	42 4%	31 3%	13 4%	21 3%	18 3%	21 4%	13 4%	21 3%	18 3%	7 3%	14 4%	14 3%	27 3%	33 4%
Contract was renewed without prior notice	62 3%	43 4%	19 2%	7 2%	17 3%	14 3%	24 4%	7 2%	17 3%	14 3%	9 3%	14 5%	14 3%	31 3%	17 2%
SWITCHING PROVIDER															
Problems switching to another provider	181 9%	101 9%	80 8%	24 7%	54 9%	46 8%	57 9%	24 7%	54 9%	46 8%	26 9%	31 10%	39 9%	72 8%	70 9%
Other problem	156 7%	76 7%	81 8%	22 6%	38 6%	38 7%	58 10%	22 6%	38 6%	38 7%	32 11%	26 8%	32 7%	64 7%	60 8%
Don't know	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
TOTAL 'QUALITY AND PROVISION OF SERVICE'	1345 64%	694 65%	651 62%	241 70%	398 66%	347 62%	359 59%	241 70%	398 66%	347 62%	169 59%	189 60%	298 69%	553 62%	493 63%
TOTAL 'TARIFFS'	590 28%	301 28%	289 28%	89 26%	164 27%	160 29%	177 29%	89 26%	164 27%	160 29%	71 25%	107 34%	112 26%	251 28%	228 29%

QA6. Which of the items below describe the problem with the mobile telephone service or with the provider you obtained it from?  
Mark all that apply.

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	2113	1067	1046	346	605	557	605	346	605	557	288	318	431	897	785
TOTAL 'BILLING AND PAYMENTS'	763	359	405	154	215	203	190	154	215	203	91	100	148	318	298
	36%	34%	39%	45%	36%	36%	31%	45%	36%	36%	31%	31%	34%	35%	38%
TOTAL 'MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES'	750	381	369	119	203	210	217	119	203	210	101	116	148	322	279
	35%	36%	35%	34%	34%	38%	36%	34%	34%	38%	35%	36%	34%	36%	36%
TOTAL 'CONTRACTUAL ISSUES'	593	314	279	98	174	149	172	98	174	149	73	99	124	252	217
	28%	29%	27%	28%	29%	27%	28%	28%	29%	27%	25%	31%	29%	28%	28%
TOTAL 'SWITCHING PROVIDER'	181	101	80	24	54	46	57	24	54	46	26	31	39	72	70
	9%	9%	8%	7%	9%	8%	9%	7%	9%	8%	9%	10%	9%	8%	9%

QA6. Which of the items below describe the problem with the mobile telephone service or with the provider you obtained it from?  
Mark all that apply.

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	2113	136	966	1011	241	859	241	181	130	98	363	1155	957	222	1891	444	967	700	602	1511	1990	101	21
QUALITY AND PROVISION OF SERVICE																							
Mobile telephone connection of unsatisfactory quality (e.g. signal, coverage, etc.)	773 37%	58 43%	359 37%	356 35%	103 43%	270 31%	104 43%	88 49%	48 37%	45 46%	115 32%	438 38%	335 35%	87 39%	686 36%	165 37%	367 38%	241 34%	211 35%	562 37%	734 37%	28 28%	11 52%
Phone provided with contract faulty or not as described	199 9%	18 13%	85 9%	97 10%	18 7%	100 12%	22 9%	19 11%	12 9%	8 8%	20 6%	101 9%	98 10%	9 4%	190 10%	47 10%	124 13%	28 4%	69 11%	130 9%	176 9%	21 21%	2 8%
Mobile telephone service provided late	148 7%	11 8%	69 7%	67 7%	16 7%	64 7%	30 12%	9 5%	12 10%	2 2%	15 4%	79 7%	68 7%	5 2%	143 8%	53 12%	70 7%	25 4%	57 9%	91 6%	126 6%	19 19%	3 12%
Poor customer service or after-sales service	426 20%	13 9%	182 19%	231 23%	48 20%	185 22%	48 20%	35 19%	26 20%	14 14%	71 19%	229 20%	197 21%	41 19%	385 20%	96 22%	180 19%	150 21%	121 20%	305 20%	409 21%	16 15%	2 9%
TARIFFS																							
Unclear or complex tariffs	590 28%	40 29%	268 28%	282 28%	76 31%	256 30%	56 23%	43 24%	27 21%	19 20%	113 31%	340 29%	249 26%	56 25%	534 28%	135 30%	275 28%	180 26%	152 25%	438 29%	559 28%	28 28%	3 13%
BILLING AND PAYMENTS																							
Bill incorrect (e.g. I was overcharged, wrong tariff applied or credit not reimbursed)	594 28%	35 26%	279 29%	280 28%	72 30%	275 32%	59 25%	54 30%	31 24%	18 18%	84 23%	316 27%	278 29%	21 10%	573 30%	123 28%	298 31%	173 25%	162 27%	432 29%	565 28%	22 22%	7 35%
Bill not received/not accessible	113 5%	10 7%	45 5%	58 6%	15 6%	56 6%	14 6%	8 5%	5 4%	2 2%	13 4%	53 5%	60 6%	6 3%	107 6%	30 7%	64 7%	19 3%	36 6%	77 5%	97 5%	13 13%	3 14%

QA6. Which of the items below describe the problem with the mobile telephone service or with the provider you obtained it from?  
Mark all that apply.

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER			
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU	
TOTAL	2113	136	966	1011	241	859	241	181	130	98	363	1155	957	222	1891	444	967	700	602	1511	1990	101	21	
Disproportionate fees (e.g. for late payment)	107 5%	3 2%	52 5%	53 5%	14 6%	52 6%	11 5%	10 5%	2 1%	7 7%	12 3%	65 6%	42 4%	9 4%	99 5%	15 3%	62 6%	31 4%	34 6%	74 5%	104 5%	3 3%	0 0	
MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES																								
Misleading or incorrect indication of price (e.g. hidden charges)	254 12%	12 9%	109 11%	133 13%	32 13%	108 13%	23 9%	20 11%	14 11%	14 15%	43 12%	147 13%	106 11%	23 10%	231 12%	67 15%	116 12%	71 10%	57 9%	197 13%	243 12%	10 9%	1 5%	
Advertising was misleading	207 10%	12 9%	101 10%	95 9%	28 12%	81 9%	26 11%	13 7%	13 10%	10 11%	35 10%	120 10%	87 9%	23 10%	185 10%	57 13%	95 10%	54 8%	50 8%	157 10%	193 10%	12 12%	2 9%	
Received false advice when signing the contract	181 9%	11 8%	80 8%	90 9%	26 11%	74 9%	18 7%	12 7%	11 8%	6 6%	34 9%	105 9%	76 8%	9 4%	171 9%	48 11%	88 9%	45 6%	49 8%	131 9%	167 8%	14 13%	0 0	
Was put under pressure when signing up to the mobile telephone service or in case of late payment	67 3%	3 2%	35 4%	30 3%	6 2%	37 4%	6 3%	4 2%	1 1%	2 2%	12 3%	40 3%	27 3%	2 1%	65 3%	20 5%	33 3%	14 2%	23 4%	44 3%	59 3%	7 7%	2 9%	
Was provided (other) services I didn't request	199 9%	19 14%	89 9%	92 9%	28 12%	82 10%	19 8%	12 7%	17 13%	10 10%	31 9%	121 11%	78 8%	14 7%	185 10%	26 6%	89 9%	84 12%	53 9%	147 10%	187 9%	11 11%	2 9%	
CONTRACTUAL ISSUES																								
Missing or incomplete information in the contract (e.g. duration, conditions for termination, identity of the provider, etc.)	162 8%	12 9%	63 7%	87 9%	24 10%	64 7%	17 7%	12 7%	8 6%	11 11%	27 7%	96 8%	66 7%	14 6%	148 8%	39 9%	78 8%	46 7%	44 7%	119 8%	158 8%	3 3%	2 9%	
Problems terminating my contract or switching tariff	282 13%	14 10%	133 14%	135 13%	33 14%	127 15%	31 13%	18 10%	18 14%	12 12%	43 12%	141 12%	141 15%	12 6%	270 14%	61 14%	127 13%	94 13%	74 12%	208 14%	265 13%	14 14%	4 18%	

QA6. Which of the items below describe the problem with the mobile telephone service or with the provider you obtained it from?  
Mark all that apply.

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER			
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU	
TOTAL	2113	136	966	1011	241	859	241	181	130	98	363	1155	957	222	1891	444	967	700	602	1511	1990	101	21	
Contractual terms unfair or changed by service provider without my consent (e.g. increase in price)	142 7%	10 7%	71 7%	60 6%	23 9%	51 6%	17 7%	8 5%	6 5%	8 8%	29 8%	81 7%	61 6%	14 6%	128 7%	29 6%	71 7%	42 6%	37 6%	104 7%	128 6%	10 10%	4 18%	
Could not cancel the contract within the cooling-off period	74 3%	3 2%	35 4%	36 4%	5 2%	33 4%	11 5%	3 2%	5 4%	3 3%	13 4%	43 4%	30 3%	3 1%	71 4%	18 4%	29 3%	27 4%	26 4%	47 3%	70 3%	3 3%	1 5%	
Contract was renewed without prior notice	62 3%	6 4%	20 2%	37 4%	12 5%	25 3%	4 2%	2 1%	5 4%	1 1%	13 4%	37 3%	26 3%	5 2%	57 3%	6 1%	30 3%	26 4%	15 3%	47 3%	57 3%	5 5%	1 4%	
SWITCHING PROVIDER																								
Problems switching to another provider	181 9%	16 12%	76 8%	90 9%	23 10%	72 8%	19 8%	11 6%	14 11%	10 10%	32 9%	96 8%	85 9%	18 8%	163 9%	49 11%	84 9%	48 7%	50 8%	131 9%	167 8%	12 12%	2 10%	
Other problem	156 7%	12 9%	67 7%	77 8%	21 9%	55 6%	17 7%	9 5%	8 6%	12 12%	33 9%	90 8%	66 7%	33 15%	123 6%	24 5%	62 6%	70 10%	37 6%	119 8%	150 8%	4 4%	3 13%	
Don't know	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	
TOTAL 'QUALITY AND PROVISION OF SERVICE'	1345 64%	92 67%	616 64%	637 63%	155 64%	533 62%	175 72%	125 69%	89 68%	60 61%	208 57%	736 64%	608 64%	135 61%	1210 64%	307 69%	638 66%	399 57%	399 66%	946 63%	1252 63%	77 76%	15 72%	
TOTAL 'TARIFFS'	590 28%	40 29%	268 28%	282 28%	76 31%	256 30%	56 23%	43 24%	27 21%	19 20%	113 31%	340 29%	249 26%	56 25%	534 28%	135 30%	275 28%	180 26%	152 25%	438 29%	559 28%	28 28%	3 13%	

QA6. Which of the items below describe the problem with the mobile telephone service or with the provider you obtained it from?  
Mark all that apply.

	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER			
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	2113	136	966	1011	241	859	241	181	130	98	363	1155	957	222	1891	444	967	700	602	1511	1990	101	21
TOTAL 'BILLING AND PAYMENTS'	763 36%	47 34%	355 37%	362 36%	89 37%	356 42%	77 32%	69 38%	38 29%	25 26%	108 30%	410 36%	353 37%	32 14%	731 39%	159 36%	395 41%	209 30%	212 35%	551 36%	717 36%	36 35%	10 49%
TOTAL 'MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES'	750 35%	51 38%	338 35%	360 36%	93 39%	319 37%	75 31%	57 31%	46 36%	36 36%	124 34%	441 38%	308 32%	64 29%	686 36%	166 37%	354 37%	229 33%	195 32%	555 37%	699 35%	44 43%	6 26%
TOTAL 'CONTRACTUAL ISSUES'	593 28%	38 28%	266 28%	289 29%	78 32%	249 29%	65 27%	41 23%	30 23%	27 27%	102 28%	325 28%	268 28%	43 19%	550 29%	127 29%	281 29%	184 26%	161 27%	432 29%	555 28%	28 28%	9 45%
TOTAL 'SWITCHING PROVIDER'	181 9%	16 12%	76 8%	90 9%	23 10%	72 8%	19 8%	11 6%	14 11%	10 10%	32 9%	96 8%	85 9%	18 8%	163 9%	49 11%	84 9%	48 7%	50 8%	131 9%	167 8%	12 12%	2 10%



QA7A2. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the provider)?  
 Mark 0 if you did not pay any over-/extra charges or hidden fees.  
 If you are not sure, please give an estimate.

'The average is calculated based on all respondents who incurred over-/extra charges or hidden fees'

FILTER: ASK QA7A IF QA6 = 5 OR 7 OR 8 OR 18

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	992	488	504	178	274	260	281	178	274	260	137	143	187	421	384
EUR 0	244	116	128	38	69	56	81	38	69	56	51	30	49	99	96
	25%	24%	25%	21%	25%	22%	29%	21%	25%	22%	37%	21%	26%	23%	25%
EUR 1 - EUR 14	317	158	159	55	84	87	91	55	84	87	34	57	49	145	122
	32%	32%	32%	31%	31%	33%	33%	31%	31%	33%	25%	40%	26%	35%	32%
EUR 15 - EUR 24	103	49	54	17	24	25	37	17	24	25	19	18	24	40	39
	10%	10%	11%	10%	9%	10%	13%	10%	9%	10%	14%	12%	13%	9%	10%
EUR 25 - EUR 74	195	93	103	44	59	51	41	44	59	51	19	23	37	77	81
	20%	19%	20%	25%	21%	20%	15%	25%	21%	20%	14%	16%	20%	18%	21%
More than EUR 75	131	73	58	24	39	38	30	24	39	38	14	16	25	61	45
	13%	15%	12%	14%	14%	15%	11%	14%	14%	15%	10%	11%	14%	14%	12%
Don't Know	2	0	2	0	0	2	0	0	0	2	0	0	1	0	1
	0	0	0	0	0	1%	0	0	0	1%	0	0	1%	0	0
Average	57,8	59,3	56,3	55,6	50	61,7	63,5	55,6	50	61,7	58,1	67,5	47,4	61,9	58,1

QA7A2. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the provider)?  
 Mark 0 if you did not pay any over-/extra charges or hidden fees.  
 If you are not sure, please give an estimate.

'The average is calculated based on all respondents who incurred over-/extra charges or hidden fees'

FILTER: ASK QA7A IF QA6 = 5 OR 7 OR 8 OR 18

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	992	56	450	486	120	442	95	81	51	46	157	549	442	80	912	199	473	319	270	722	941	40	11
EUR 0	244	16	109	118	31	100	18	18	18	15	44	138	106	35	209	47	106	89	72	172	236	7	1
	25%	29%	24%	24%	26%	23%	19%	22%	35%	33%	28%	25%	24%	44%	23%	24%	22%	28%	27%	24%	25%	18%	9%
EUR 1 - EUR 14	317	17	149	151	32	136	32	29	16	18	54	173	144	24	292	73	151	92	81	236	306	7	4
	32%	31%	33%	31%	27%	31%	33%	35%	32%	39%	34%	32%	32%	31%	32%	37%	32%	29%	30%	33%	33%	17%	35%
EUR 15 - EUR 24	103	6	49	49	10	50	9	7	2	1	25	52	51	5	98	19	57	27	31	73	97	6	1
	10%	11%	11%	10%	8%	11%	10%	8%	4%	2%	16%	9%	12%	6%	11%	9%	12%	9%	11%	10%	10%	14%	9%
EUR 25 - EUR 74	195	12	84	99	23	91	25	17	8	8	24	112	83	13	182	39	97	59	57	138	176	15	4
	20%	21%	19%	20%	19%	21%	26%	21%	15%	17%	15%	20%	19%	16%	20%	20%	20%	19%	21%	19%	19%	39%	33%
More than EUR 75	131	5	58	68	25	63	11	11	7	4	10	73	57	3	128	19	61	51	28	103	124	5	2
	13%	9%	13%	14%	20%	14%	11%	13%	14%	9%	7%	13%	13%	4%	14%	10%	13%	16%	10%	14%	13%	13%	15%
Don't Know	2	0	1	1	0	1	1	0	0	0	0	1	1	0	2	1	1	0	1	1	2	0	0
	0	0	0	0	0	0	1%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Average	57,8	37,2	51,7	65,7	103,2	62,1	46,4	39,6	44	38,3	36,6	54,2	61,7	74,8	56,7	34,1	60,5	69	51	60,2	58,4	49,5	46,1

QA7A1. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the provider)?  
 Mark 0 if you did not pay any over-/extra charges or hidden fees.  
 If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QA7A IF QA6 = 5 OR 7 OR 8 OR 18

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	2113	1067	1046	346	605	557	605	346	605	557	288	318	431	897	785
EUR 0	1364	695	669	206	399	353	406	206	399	353	202	204	293	575	497
	65%	65%	64%	60%	66%	63%	67%	60%	66%	63%	70%	64%	68%	64%	63%
EUR 1 - EUR 14	317	158	159	55	84	87	91	55	84	87	34	57	49	145	122
	15%	15%	15%	16%	14%	16%	15%	16%	14%	16%	12%	18%	11%	16%	16%
EUR 15 - EUR 24	103	49	54	17	24	25	37	17	24	25	19	18	24	40	39
	5%	5%	5%	5%	4%	5%	6%	5%	4%	5%	7%	6%	6%	4%	5%
EUR 25 - EUR 74	195	93	103	44	59	51	41	44	59	51	19	23	37	77	81
	9%	9%	10%	13%	10%	9%	7%	13%	10%	9%	7%	7%	9%	9%	10%
More than EUR 75	131	73	58	24	39	38	30	24	39	38	14	16	25	61	45
	6%	7%	6%	7%	6%	7%	5%	7%	6%	7%	5%	5%	6%	7%	6%
Don't Know	2	0	2	0	0	2	0	0	0	2	0	0	1	0	1
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Average	20,4	20,7	20,2	22,4	17	22,4	20,9	22,4	17	22,4	17,4	24,1	15,1	22,3	21,3

QA7A1. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the provider)?  
 Mark 0 if you did not pay any over-/extra charges or hidden fees.  
 If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QA7A IF QA6 = 5 OR 7 OR 8 OR 18

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	2113	136	966	1011	241	859	241	181	130	98	363	1155	957	222	1891	444	967	700	602	1511	1990	101	21
EUR 0	1364	96	626	643	152	518	164	118	96	67	250	744	621	176	1188	293	600	470	404	961	1284	68	11
	65%	71%	65%	64%	63%	60%	68%	65%	74%	69%	69%	64%	65%	80%	63%	66%	62%	67%	67%	64%	65%	68%	51%
EUR 1 - EUR 14	317	17	149	151	32	136	32	29	16	18	54	173	144	24	292	73	151	92	81	236	306	7	4
	15%	13%	15%	15%	13%	16%	13%	16%	13%	18%	15%	15%	15%	11%	15%	16%	16%	13%	13%	16%	15%	7%	19%
EUR 15 - EUR 24	103	6	49	49	10	50	9	7	2	1	25	52	51	5	98	19	57	27	31	73	97	6	1
	5%	4%	5%	5%	4%	6%	4%	4%	2%	1%	7%	4%	5%	2%	5%	4%	6%	4%	5%	5%	5%	6%	5%
EUR 25 - EUR 74	195	12	84	99	23	91	25	17	8	8	24	112	83	13	182	39	97	59	57	138	176	15	4
	9%	9%	9%	10%	10%	11%	10%	9%	6%	8%	7%	10%	9%	6%	10%	9%	10%	8%	10%	9%	9%	15%	18%
More than EUR 75	131	5	58	68	25	63	11	11	7	4	10	73	57	3	128	19	61	51	28	103	124	5	2
	6%	4%	6%	7%	10%	7%	4%	6%	6%	4%	3%	6%	6%	1%	7%	4%	6%	7%	5%	7%	6%	5%	8%
Don't Know	2	0	1	1	0	1	1	0	0	0	0	1	1	0	2	1	1	0	1	1	2	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Average	20,4	10,9	18,2	23,9	38	24,6	14,8	13,8	11,4	12	11,4	19,2	21,6	15,3	21	11,6	22,9	22,6	16,7	21,9	20,7	16	22,6

QA8. During the period the problem lasted to what extent could you use the mobile telephone service as intended?

FILTER: ASK QA8 IF QA6 = 1 OR 4 OR 9 OR 10 OR 18

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	1510	770	740	255	445	391	419	255	445	391	190	229	319	628	563
Not at all	224	105	119	50	56	60	58	50	56	60	27	31	55	93	76
	15%	14%	16%	20%	13%	15%	14%	20%	13%	15%	14%	13%	17%	15%	14%
Partly, with major difficulty	523	260	263	92	180	141	110	92	180	141	50	60	129	216	178
	35%	34%	35%	36%	40%	36%	26%	36%	40%	36%	26%	26%	40%	34%	32%
Partly, with minor difficulty	380	196	183	69	111	92	107	69	111	92	48	59	66	164	150
	25%	26%	25%	27%	25%	24%	26%	27%	25%	24%	25%	26%	21%	26%	27%
Fully	383	208	176	44	98	98	144	44	98	98	65	79	70	155	158
	25%	27%	24%	17%	22%	25%	34%	17%	22%	25%	34%	35%	22%	25%	28%
TOTAL 'PARTLY'	903	457	446	162	291	233	217	162	291	233	98	119	194	380	329
	60%	59%	60%	63%	65%	60%	52%	63%	65%	60%	52%	52%	61%	60%	58%
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QA8. During the period the problem lasted to what extent could you use the mobile telephone service as intended?

FILTER: ASK QA8 IF QA6 = 1 OR 4 OR 9 OR 10 OR 18

	ACHIEVED EDUCATION				OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU	
TOTAL	1510	105	694	711	186	582	180	135	91	76	260	859	650	172	1339	328	711	470	422	1088	1417	77	15	
Not at all	224	24	105	95	30	83	31	19	16	13	33	132	93	21	203	63	100	60	77	147	213	9	3	
	15%	23%	15%	13%	16%	14%	17%	14%	17%	17%	13%	15%	14%	13%	15%	19%	14%	13%	18%	14%	15%	11%	19%	
Partly, with major difficulty	523	42	243	238	72	211	75	49	30	19	67	309	215	39	484	114	261	148	144	379	482	34	7	
	35%	40%	35%	33%	39%	36%	42%	36%	32%	26%	26%	36%	33%	23%	36%	35%	37%	32%	34%	35%	34%	45%	43%	
Partly, with minor difficulty	380	19	177	184	47	150	31	44	18	24	66	212	168	42	338	72	188	120	110	269	356	21	3	
	25%	18%	26%	26%	25%	26%	17%	33%	20%	31%	25%	25%	26%	24%	25%	22%	26%	25%	26%	25%	25%	27%	19%	
Fully	383	20	169	194	37	138	42	23	28	20	95	207	176	69	314	79	162	142	90	293	366	14	3	
	25%	19%	24%	27%	20%	24%	23%	17%	31%	27%	36%	24%	27%	40%	23%	24%	23%	30%	21%	27%	26%	18%	19%	
TOTAL 'PARTLY'	903	61	420	422	119	360	107	93	47	43	133	521	382	81	822	186	449	268	255	648	838	55	9	
	60%	58%	61%	59%	64%	62%	59%	69%	52%	57%	51%	61%	59%	47%	61%	57%	63%	57%	60%	60%	59%	71%	62%	
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

QA9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	2113	1067	1046	346	605	557	605	346	605	557	288	318	431	897	785
Cancelled the mobile telephone service within the cooling-off period (14 days from when I signed up online)	45 2%	20 2%	25 2%	8 2%	22 4%	11 2%	4 1%	8 2%	22 4%	11 2%	1 0	3 1%	12 3%	21 2%	12 2%
Terminated the mobile telephone service contract	343 16%	179 17%	163 16%	59 17%	104 17%	89 16%	91 15%	59 17%	104 17%	89 16%	39 13%	52 16%	75 17%	147 16%	121 15%
Signed up to an alternative provider	327 15%	166 16%	162 15%	60 17%	109 18%	81 15%	77 13%	60 17%	109 18%	81 15%	41 14%	36 11%	74 17%	134 15%	120 15%
Made a complaint to the provider	1081 51%	546 51%	535 51%	150 43%	297 49%	301 54%	333 55%	150 43%	297 49%	301 54%	158 55%	175 55%	220 51%	440 49%	422 54%
Withheld payment for the mobile telephone service	141 7%	75 7%	66 6%	29 8%	44 7%	40 7%	29 5%	29 8%	44 7%	40 7%	14 5%	15 5%	24 6%	66 7%	52 7%
Ask the provider for replacement or refund of the money I paid	382 18%	173 16%	209 20%	68 20%	111 18%	115 21%	88 15%	68 20%	111 18%	115 21%	45 16%	43 14%	80 18%	167 19%	136 17%
Asked the provider for compensation for damages or losses	158 7%	80 7%	78 7%	29 8%	52 9%	51 9%	26 4%	29 8%	52 9%	51 9%	17 6%	10 3%	48 11%	69 8%	41 5%
Made a complaint to a government body or consumer organisation	87 4%	44 4%	43 4%	19 6%	29 5%	22 4%	16 3%	19 6%	29 5%	22 4%	7 2%	10 3%	15 4%	37 4%	35 4%

QA9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	2113	1067	1046	346	605	557	605	346	605	557	288	318	431	897	785
Took the provider to an out-of-court dispute settlement/alternative dispute resolution body (ADR)	37 2%	17 2%	20 2%	9 2%	16 3%	7 1%	6 1%	9 2%	16 3%	7 1%	5 2%	1 0	7 2%	18 2%	13 2%
Took the provider to court	10 0	7 1%	4 0	4 1%	4 1%	1 0	2 0	4 1%	4 1%	1 0	2 1%	0 0	2 0	5 1%	4 0
Other action	110 5%	52 5%	57 5%	19 6%	21 3%	25 4%	45 7%	19 6%	21 3%	25 4%	15 5%	29 9%	22 5%	45 5%	43 6%
Have not taken any action	222 10%	117 11%	105 10%	40 12%	52 9%	45 8%	85 14%	40 12%	52 9%	45 8%	46 16%	39 12%	48 11%	90 10%	84 11%
TOTAL 'TOOK THE PROVIDER TO COURT OR TO AN OUT-OF COURT DISPUTE RESOLUTION BODY'	46 2%	22 2%	24 2%	10 3%	20 3%	8 1%	8 1%	10 3%	20 3%	8 1%	7 2%	1 0	8 2%	23 3%	15 2%
TOTAL 'MADE A COMPLAINT TO A GOVERNMENT BODY OR CONSUMER ORGANISATION OR TOOK THE PROVIDER TO AN OUT-OF-COURT DISPUTE RESOLUTION BODY'	112 5%	56 5%	56 5%	26 7%	39 7%	26 5%	21 4%	26 7%	39 7%	26 5%	11 4%	10 3%	20 5%	50 6%	42 5%
TOTAL 'AT LEAST ONE ACTION'	1891 90%	950 89%	941 90%	306 88%	552 91%	512 92%	521 86%	306 88%	552 91%	512 92%	242 84%	279 88%	383 89%	807 90%	701 89%



QA9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	2113	1067	1046	346	605	557	605	346	605	557	288	318	431	897	785
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QA9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	2113	136	966	1011	241	859	241	181	130	98	363	1155	957	222	1891	444	967	700	602	1511	1990	101	21
Cancelled the mobile telephone service within the cooling-off period (14 days from when I signed up online)	45 2%	2 1%	26 3%	18 2%	5 2%	18 2%	6 2%	4 2%	3 2%	4 4%	5 1%	26 2%	19 2%	0 0%	45 2%	23 5%	19 2%	3 0%	45 7%	0 0%	40 2%	5 5%	0 0%
Terminated the mobile telephone service contract	343 16%	28 20%	166 17%	148 15%	34 14%	136 16%	51 21%	27 15%	24 18%	15 15%	56 15%	191 17%	151 16%	0 0%	343 18%	85 19%	145 15%	113 16%	104 17%	238 16%	325 16%	15 15%	3 14%
Signed up to an alternative provider	327 15%	25 18%	146 15%	157 16%	47 19%	136 16%	39 16%	28 16%	27 21%	12 12%	39 11%	179 16%	148 15%	0 0%	327 17%	62 14%	165 17%	100 14%	93 15%	235 16%	295 15%	25 25%	7 35%
Made a complaint to the provider	1081 51%	47 35%	505 52%	530 52%	112 46%	476 55%	112 47%	81 45%	63 49%	41 41%	196 54%	568 49%	512 53%	0 0%	1081 57%	207 47%	515 53%	358 51%	289 48%	792 52%	1039 52%	35 35%	7 33%
Withheld payment for the mobile telephone service	141 7%	6 4%	60 6%	76 8%	21 9%	70 8%	20 8%	11 6%	5 4%	2 2%	13 4%	81 7%	61 6%	0 0%	141 7%	33 7%	75 8%	33 5%	55 9%	86 6%	130 7%	9 9%	3 14%
Ask the provider for replacement or refund of the money I paid	382 18%	14 10%	171 18%	198 20%	43 18%	180 21%	40 17%	36 20%	19 14%	17 17%	48 13%	211 18%	171 18%	0 0%	382 20%	72 16%	184 19%	125 18%	100 17%	283 19%	365 18%	14 14%	3 14%
Asked the provider for compensation for damages or losses	158 7%	14 10%	69 7%	75 7%	18 7%	73 8%	21 9%	13 7%	8 6%	7 7%	19 5%	80 7%	78 8%	0 0%	158 8%	25 6%	74 8%	59 8%	49 8%	109 7%	146 7%	9 9%	3 14%
Made a complaint to a government body or consumer organisation	87 4%	4 3%	37 4%	46 5%	11 4%	40 5%	13 6%	6 3%	3 2%	3 3%	12 3%	48 4%	38 4%	0 0%	87 5%	16 3%	40 4%	31 4%	28 5%	59 4%	81 4%	4 4%	2 10%

QA9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	2113	136	966	1011	241	859	241	181	130	98	363	1155	957	222	1891	444	967	700	602	1511	1990	101	21
Took the provider to an out-of-court dispute settlement/alternative dispute resolution body (ADR)	37 2%	6 4%	16 2%	15 1%	6 2%	19 2%	4 2%	3 2%	1 1%	1 1%	4 1%	23 2%	15 2%	0 0	37 2%	9 2%	18 2%	11 2%	17 3%	20 1%	32 2%	4 4%	1 5%
Took the provider to court	10 0	0 0	8 1%	3 0	1 0	4 0	2 1%	2 1%	1 1%	1 1%	0 0	8 1%	3 0	0 0	10 1%	2 0	8 1%	1 0	6 1%	5 0	9 0	0 0	1 5%
Other action	110 5%	5 4%	46 5%	59 6%	10 4%	33 4%	14 6%	10 5%	8 6%	8 8%	27 7%	73 6%	36 4%	0 0	110 6%	22 5%	36 4%	51 7%	24 4%	85 6%	108 5%	1 1%	0 0
Have not taken any action	222 10%	14 10%	97 10%	110 11%	30 12%	60 7%	25 10%	22 12%	19 14%	12 12%	54 15%	124 11%	98 10%	222 100%	0	34 8%	95 10%	93 13%	48 8%	174 12%	215 11%	7 7%	0
TOTAL 'TOOK THE PROVIDER TO COURT OR TO AN OUT-OF COURT DISPUTE RESOLUTION BODY'	46 2%	6 4%	22 2%	18 2%	7 3%	23 3%	5 2%	5 3%	2 1%	1 1%	4 1%	30 3%	16 2%	0 0	46 2%	10 2%	24 3%	12 2%	21 3%	25 2%	41 2%	4 4%	1 5%
TOTAL 'MADE A COMPLAINT TO A GOVERNMENT BODY OR CONSUMER ORGANISATION OR TOOK THE PROVIDER TO AN OUT-OF-COURT DISPUTE RESOLUTION BODY'	112 5%	10 7%	47 5%	55 5%	14 6%	53 6%	16 7%	7 4%	3 2%	3 3%	15 4%	62 5%	50 5%	0 0	112 6%	23 5%	53 5%	36 5%	41 7%	71 5%	102 5%	8 8%	2 10%
TOTAL 'AT LEAST ONE ACTION'	1891 90%	122 90%	869 90%	900 89%	211 88%	799 93%	216 90%	159 88%	111 86%	86 88%	309 85%	1031 89%	859 90%	0 0	1891 100%	411 92%	872 90%	608 87%	554 92%	1337 88%	1775 89%	94 93%	21 100%

QA9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	2113	136	966	1011	241	859	241	181	130	98	363	1155	957	222	1891	444	967	700	602	1511	1990	101	21
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QA9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QA9BIS IF 'HAS NOT TAKEN ANY ACTION', QA9 = 12

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	222	117	105	40	52	45	85	40	52	45	46	39	48	90	84
I was unlikely to get a satisfactory solution to the problem I encountered	85 38%	48 41%	37 35%	14 36%	20 38%	21 46%	30 35%	14 36%	20 38%	21 46%	16 36%	14 35%	11 23%	37 41%	37 44%
The sums involved were too small	45 20%	28 24%	17 16%	6 15%	7 13%	11 25%	21 25%	6 15%	7 13%	11 25%	8 18%	13 33%	15 32%	10 11%	20 24%
I did not know how or where to complain	19 9%	14 12%	6 5%	6 15%	6 11%	4 8%	4 5%	6 15%	6 11%	4 8%	3 7%	1 3%	4 8%	6 6%	10 12%
I was not sure of my rights as a consumer	15 7%	7 6%	9 8%	5 12%	4 8%	1 2%	6 7%	5 12%	4 8%	1 2%	1 2%	5 12%	0 0	9 9%	7 8%
I thought it would take too long	14 6%	4 3%	10 9%	5 12%	2 4%	5 11%	2 2%	5 12%	2 4%	5 11%	2 4%	0 0	4 8%	3 3%	7 8%
I tried to complain about other problems in the past but was not successful	10 4%	4 3%	6 6%	2 5%	4 8%	3 7%	1 1%	2 5%	4 8%	3 7%	1 2%	0 0	2 4%	3 3%	5 6%
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	4 2%	2 2%	2 2%	2 5%	1 2%	0 0	1 1%	2 5%	1 2%	0 0	1 2%	0 0	1 2%	1 1%	2 2%
The complaints procedure was too complicated	6 3%	3 2%	3 3%	0 0	2 4%	3 7%	1 1%	0 0	2 4%	3 7%	1 2%	0 0	3 6%	1 1%	2 2%

QA9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QA9BIS IF 'HAS NOT TAKEN ANY ACTION', QA9 = 12

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	222	117	105	40	52	45	85	40	52	45	46	39	48	90	64
Provider fixed problem on its own initiative	24 11%	12 11%	11 11%	5 13%	2 4%	5 11%	12 14%	5 13%	2 4%	5 11%	8 17%	4 10%	4 8%	13 14%	7 8%
I have not had the time yet	38 17%	18 16%	19 19%	10 24%	10 19%	6 13%	12 15%	10 24%	10 19%	6 13%	8 17%	5 12%	10 21%	15 17%	13 15%
Other	19 9%	9 7%	11 10%	2 5%	7 13%	3 6%	8 9%	2 5%	7 13%	3 6%	3 7%	5 12%	4 8%	8 9%	8 9%
Don't know	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0

QA9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QA9BIS IF 'HAS NOT TAKEN ANY ACTION', QA9 = 12

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	222	14	97	110	30	60	25	22	19	12	54	124	98	222	0	34	95	93	48	174	215	7	0
I was unlikely to get a satisfactory solution to the problem I encountered	85 38%	4 29%	40 41%	41 37%	8 26%	27 45%	11 45%	8 34%	3 16%	4 34%	24 45%	52 42%	32 33%	85 38%	0	15 45%	33 35%	37 40%	19 40%	66 38%	81 38%	4 57%	0
The sums involved were too small	45 20%	2 14%	23 23%	20 18%	4 13%	7 11%	4 15%	5 23%	4 22%	3 25%	19 34%	22 18%	23 24%	45 20%	0	5 14%	21 22%	19 20%	13 27%	32 18%	43 20%	2 29%	0
I did not know how or where to complain	19 9%	0 0	11 11%	9 8%	1 3%	7 12%	3 11%	3 13%	1 5%	2 17%	3 6%	11 9%	9 9%	19 9%	0	2 6%	7 7%	11 12%	4 8%	16 9%	19 9%	0 0	0
I was not sure of my rights as a consumer	15 7%	0 0	7 7%	8 8%	3 9%	4 7%	1 3%	4 17%	0 0	0 0	4 7%	9 7%	7 7%	15 7%	0	4 12%	7 7%	5 5%	3 6%	12 7%	15 7%	0 0	0
I thought it would take too long	14 6%	0 0	6 6%	8 7%	1 3%	5 9%	1 4%	4 17%	1 5%	1 8%	1 2%	7 6%	7 7%	14 6%	0	1 3%	9 9%	4 4%	2 4%	12 7%	14 6%	0 0	0
I tried to complain about other problems in the past but was not successful	10 4%	1 7%	4 4%	5 5%	1 3%	6 10%	1 4%	1 5%	0 0	0 0	1 2%	9 7%	1 1%	10 4%	0	3 9%	6 6%	1 1%	3 6%	7 4%	9 4%	1 14%	0
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	4 2%	0 0	3 3%	1 1%	0 0	1 2%	1 4%	2 8%	0 0	0 0	0 0	3 2%	1 1%	4 2%	0	0 0	2 2%	2 2%	0 0	4 2%	4 2%	0 0	0
The complaints procedure was too complicated	6 3%	0 0	3 3%	3 3%	0 0	1 2%	2 8%	0 0	1 5%	2 17%	0 0	4 3%	2 2%	6 3%	0	0 0	2 2%	4 4%	1 2%	5 3%	6 3%	0 0	0

QA9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QA9BIS IF 'HAS NOT TAKEN ANY ACTION', QA9 = 12

	Total	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU	
TOTAL	222	14	97	110	30	60	25	22	19	12	54	124	98	222	0	34	95	93	48	174	215	7	0	
Provider fixed problem on its own initiative	24	3	10	10	2	5	4	2	3	1	7	13	11	24	0	6	7	11	4	20	24	0	0	
I have not had the time yet	38	3	13	22	11	11	1	5	6	0	5	22	15	38	0	6	18	14	5	33	38	0	0	
Other	19	2	10	8	2	5	2	1	2	3	5	9	11	19	0	1	10	8	4	15	18	1	0	
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	



QA10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the provider, going to an alternative dispute resolution body or to court, replacing the mobile telephone service etc.?

The below average of consumer detriment is calculated for all respondents who have experienced a problem described as the first or second most serious problem.

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	2113	1067	1046	346	605	557	605	346	605	557	288	318	431	897	785
Less than 1 hour	330	167	163	42	87	87	114	42	87	87	53	61	71	134	125
	16%	16%	16%	12%	14%	16%	19%	12%	14%	16%	18%	19%	16%	15%	16%
1 to 2 hours	547	295	252	91	158	137	162	91	158	137	76	86	102	232	213
	26%	28%	24%	26%	26%	25%	27%	26%	26%	25%	26%	27%	24%	26%	27%
3 to 4 hours	499	265	234	87	134	131	147	87	134	131	68	79	110	209	179
	24%	25%	22%	25%	22%	23%	24%	25%	22%	23%	24%	25%	26%	23%	23%
5 to 10 hours	267	118	149	50	97	64	56	50	97	64	24	32	46	121	100
	13%	11%	14%	14%	16%	11%	9%	14%	16%	11%	8%	10%	11%	13%	13%
11 to 20 hours	136	69	67	24	39	36	37	24	39	36	17	20	23	58	54
	6%	6%	6%	7%	7%	6%	6%	7%	7%	6%	6%	6%	5%	6%	7%
More than 20 hours	266	120	146	43	73	89	61	43	73	89	34	27	62	118	86
	13%	11%	14%	12%	12%	16%	10%	12%	12%	16%	12%	8%	14%	13%	11%
No time lost	68	33	35	9	18	13	28	9	18	13	15	12	16	25	27
	3%	3%	3%	3%	3%	2%	5%	3%	3%	2%	5%	4%	4%	3%	3%
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Average	5,9	5,6	6,2	6,1	6	6,4	5,2	6,1	6	6,4	5,5	5	6	6,1	5,7

QA10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the provider, going to an alternative dispute resolution body or to court, replacing the mobile telephone service etc.?

The below average of consumer detriment is calculated for all respondents who have experienced a problem described as the first or second most serious problem.

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	2113	1067	1046	346	605	557	605	346	605	557	288	318	431	897	785
TOTAL 'AT LEAST SOME TIME LOST'	2045	1034	1011	337	587	544	577	337	587	544	272	305	414	872	758
	97%	97%	97%	97%	97%	98%	95%	97%	97%	98%	95%	96%	96%	97%	97%

QA10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the provider, going to an alternative dispute resolution body or to court, replacing the mobile telephone service etc.?

The below average of consumer detriment is calculated for all respondents who have experienced a problem described as the first or second most serious problem.

FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	2113	136	966	1011	241	859	241	181	130	98	363	1155	957	222	1891	444	967	700	602	1511	1990	101	21
Less than 1 hour	330	33	151	146	29	128	43	19	22	15	74	167	162	46	284	85	122	123	99	231	317	13	1
	16%	24%	16%	14%	12%	15%	18%	10%	17%	15%	20%	14%	17%	21%	15%	19%	13%	18%	17%	15%	16%	13%	5%
1 to 2 hours	547	38	250	260	70	207	72	46	32	25	94	283	265	44	503	110	248	190	159	389	518	22	7
	26%	28%	26%	26%	29%	24%	30%	25%	25%	26%	26%	25%	28%	20%	27%	25%	26%	27%	26%	26%	26%	22%	32%
3 to 4 hours	499	20	230	249	52	226	43	47	21	23	87	279	219	33	465	93	240	165	146	353	466	31	2
	24%	15%	24%	25%	21%	26%	18%	26%	16%	24%	24%	24%	23%	15%	25%	21%	25%	24%	24%	23%	23%	31%	10%
5 to 10 hours	267	17	116	135	27	128	25	24	16	12	36	159	108	11	256	59	137	70	69	198	239	22	6
	13%	12%	12%	13%	11%	15%	10%	13%	12%	12%	10%	14%	11%	5%	14%	13%	14%	10%	11%	13%	12%	21%	31%
11 to 20 hours	136	7	65	63	23	56	12	16	7	3	20	72	64	3	133	28	74	33	42	93	129	4	3
	6%	5%	7%	6%	10%	6%	5%	9%	5%	3%	6%	6%	7%	1%	7%	6%	8%	5%	7%	6%	6%	4%	14%
More than 20 hours	266	15	124	127	33	98	37	26	20	17	34	160	106	16	250	62	116	87	74	192	255	9	2
	13%	11%	13%	13%	14%	11%	16%	14%	16%	18%	9%	14%	11%	7%	13%	14%	12%	12%	12%	13%	13%	9%	9%
No time lost	68	6	31	31	7	16	10	4	11	3	19	34	33	68	0	8	29	32	13	55	67	1	0
	3%	4%	3%	3%	3%	2%	4%	2%	8%	3%	5%	3%	3%	31%	0	2%	3%	5%	2%	4%	3%	1%	0
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Average	5,9	5,2	6	5,9	6,4	5,8	6	6,6	6,4	6,4	5	6,2	5,5	4,2	6	6	6,1	5,5	5,8	5,9	5,9	5,4	7

QA10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the provider, going to an alternative dispute resolution body or to court, replacing the mobile telephone service etc.?

The below average of consumer detriment is calculated for all respondents who have experienced a problem described as the first or second most serious problem.

FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	2113	136	966	1011	241	859	241	181	130	98	363	1155	957	222	1891	444	967	700	602	1511	1990	101	21
TOTAL 'AT LEAST SOME TIME LOST'	2045	130	936	979	234	843	232	177	119	95	345	1120	924	154	1891	437	938	669	589	1456	1923	100	21
	97%	96%	97%	97%	97%	98%	96%	98%	92%	97%	95%	97%	97%	69%	100%	98%	97%	95%	98%	96%	97%	99%	100%

QA11. To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	2113	1067	1046	346	605	557	605	346	605	557	288	318	431	897	785
Not at all or only a little	174	97	77	37	40	42	55	37	40	42	29	25	44	73	57
	8%	9%	7%	11%	7%	7%	9%	11%	7%	7%	10%	8%	10%	8%	7%
Moderately	753	415	337	124	222	180	225	124	222	180	96	129	147	309	296
	36%	39%	32%	36%	37%	32%	37%	36%	37%	32%	33%	41%	34%	34%	38%
Quite a lot	787	371	415	135	221	209	221	135	221	209	99	122	163	340	284
	37%	35%	40%	39%	37%	37%	37%	39%	37%	37%	35%	38%	38%	38%	36%
Extremely	400	184	216	49	121	127	104	49	121	127	63	41	78	175	147
	19%	17%	21%	14%	20%	23%	17%	14%	20%	23%	22%	13%	18%	20%	19%
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL 'NOT AT ALL TO MODERATELY'	926	512	414	162	263	222	280	162	263	222	125	155	190	382	354
	44%	48%	40%	47%	43%	40%	46%	47%	43%	40%	44%	49%	44%	43%	45%
TOTAL 'QUITE A LOT / EXTREMELY'	1187	555	631	184	342	335	325	184	342	335	162	163	240	515	431
	56%	52%	60%	53%	57%	60%	54%	53%	57%	60%	56%	51%	56%	57%	55%

QA11. To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION				OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	2113	136	966	1011	241	859	241	181	130	98	363	1155	957	222	1891	444	967	700	602	1511	1990	101	21
Not at all or only a little	174	21	83	70	20	61	26	18	8	5	36	80	93	34	139	45	66	63	62	111	167	4	3
	8%	15%	9%	7%	8%	7%	11%	10%	6%	5%	10%	7%	10%	15%	7%	10%	7%	9%	10%	7%	8%	4%	13%
Moderately	753	49	342	362	72	302	92	58	46	44	138	389	364	101	651	153	354	245	231	521	706	38	8
	36%	36%	35%	36%	30%	35%	38%	32%	36%	45%	38%	34%	38%	46%	34%	34%	37%	35%	38%	35%	35%	38%	36%
Quite a lot	787	45	347	395	89	326	76	80	45	33	137	448	338	63	724	164	361	261	208	579	745	37	5
	37%	33%	36%	39%	37%	38%	32%	44%	35%	33%	38%	39%	35%	28%	38%	37%	37%	37%	35%	38%	37%	37%	22%
Extremely	400	21	195	184	59	170	47	25	30	17	52	237	162	23	377	83	186	131	101	299	373	21	6
	19%	15%	20%	18%	25%	20%	19%	14%	23%	17%	14%	21%	17%	10%	20%	19%	19%	19%	17%	20%	19%	21%	28%
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL 'NOT AT ALL TO MODERATELY'	926	69	425	432	93	362	118	76	54	49	174	469	457	136	790	197	420	309	293	633	872	42	11
	44%	51%	44%	43%	38%	42%	49%	42%	42%	50%	48%	41%	48%	61%	42%	44%	43%	44%	49%	42%	44%	42%	50%
TOTAL 'QUITE A LOT / EXTREMELY'	1187	66	541	579	149	497	123	104	76	49	190	685	500	86	1101	247	547	391	309	878	1117	58	11
	56%	49%	56%	57%	62%	58%	51%	58%	58%	50%	52%	59%	52%	39%	58%	56%	57%	56%	51%	58%	56%	58%	50%

QA12A12. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the provider?  
Please provide an estimate for the following possible cost items.  
Costs of replacement mobile telephone service at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs of replacement mobile telephone service'

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	2113	1067	1046	346	605	557	605	346	605	557	288	318	431	897	785
EUR 0	309	162	146	30	79	87	113	30	79	87	53	60	56	145	108
	15%	15%	14%	9%	13%	16%	19%	9%	13%	16%	18%	19%	13%	16%	14%
EUR 1 - EUR 19	182	105	78	26	76	56	24	26	76	56	11	13	37	87	58
	9%	10%	7%	8%	13%	10%	4%	8%	13%	10%	4%	4%	9%	10%	7%
EUR 20 - EUR 49	135	68	67	35	50	28	22	35	50	28	12	10	38	60	36
	6%	6%	6%	10%	8%	5%	4%	10%	8%	5%	4%	3%	9%	7%	5%
EUR 50 - EUR 149	119	64	55	24	37	32	26	24	37	32	16	11	29	44	46
	6%	6%	5%	7%	6%	6%	4%	7%	6%	6%	5%	3%	7%	5%	6%
More than EUR 150	41	23	18	6	14	11	10	6	14	11	7	3	7	21	13
	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	1%	2%	2%	2%
Not relevant	954	497	457	156	234	244	320	156	234	244	153	168	188	381	385
	45%	47%	44%	45%	39%	44%	53%	45%	39%	44%	53%	53%	44%	42%	49%
Don't remember	373	148	225	69	116	98	90	69	116	98	37	53	75	160	138
	18%	14%	22%	20%	19%	18%	15%	20%	19%	18%	13%	17%	17%	18%	18%
Average	58,6	64,6	51,4	58	61,5	54,7	59,1	58	61,5	54,7	69,7	46	57,2	55,2	64,3

QA12A12. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the provider?

Please provide an estimate for the following possible cost items.

Costs of replacement mobile telephone service at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs of replacement mobile telephone service'

FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	2113	136	966	1011	241	859	241	181	130	98	363	1155	957	222	1891	444	967	700	602	1511	1990	101	21
EUR 0	309	25	140	144	34	123	28	14	14	25	72	187	121	43	266	65	124	120	75	233	293	13	3
	15%	18%	14%	14%	14%	14%	12%	8%	11%	25%	20%	16%	13%	19%	14%	15%	13%	17%	13%	15%	15%	13%	14%
EUR 1 - EUR 19	182	14	83	85	24	85	29	15	8	5	16	104	78	5	178	49	90	43	47	136	166	15	1
	9%	10%	9%	8%	10%	10%	12%	8%	6%	5%	4%	9%	8%	2%	9%	11%	9%	6%	8%	9%	8%	15%	5%
EUR 20 - EUR 49	135	10	70	55	19	56	18	13	10	6	13	88	47	3	132	36	64	35	37	98	120	15	0
	6%	7%	7%	5%	8%	7%	8%	7%	8%	6%	4%	8%	5%	1%	7%	8%	7%	5%	6%	6%	6%	15%	0
EUR 50 - EUR 149	119	8	54	57	10	59	13	14	3	9	12	69	50	2	117	35	59	24	45	74	111	6	2
	6%	6%	6%	6%	4%	7%	6%	8%	2%	9%	3%	6%	5%	1%	6%	8%	6%	3%	7%	5%	6%	6%	10%
More than EUR 150	41	4	15	22	7	18	3	3	4	3	3	25	16	3	38	7	17	17	10	31	37	4	0
	2%	3%	2%	2%	3%	2%	1%	2%	3%	3%	1%	2%	2%	1%	2%	2%	2%	2%	2%	2%	2%	4%	0
Not relevant	954	48	428	478	101	385	106	82	60	30	189	457	496	139	815	185	431	337	273	681	919	27	7
	45%	35%	44%	47%	42%	45%	44%	45%	46%	31%	52%	40%	52%	63%	43%	42%	45%	48%	45%	45%	46%	27%	35%
Don't remember	373	27	177	169	46	133	43	41	31	21	58	224	148	27	346	67	181	125	115	258	344	21	8
	18%	20%	18%	17%	19%	16%	18%	23%	24%	21%	16%	19%	15%	12%	18%	15%	19%	18%	19%	17%	17%	21%	37%
Average	58,6	49,5	51,4	67,3	59,3	62	38	63,8	59,6	105,6	41,2	59,5	57,2	137,5	56,4	47,3	54,1	79,3	71,6	53,3	59,5	49,2	47



QA12A22. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the provider?  
Please provide an estimate for the following possible cost items.  
Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs related to court proceedings'

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	2113	1067	1046	346	605	557	605	346	605	557	288	318	431	897	785
EUR 0	453	238	216	49	130	127	148	49	130	127	73	75	90	209	154
	21%	22%	21%	14%	22%	23%	24%	14%	22%	23%	25%	23%	21%	23%	20%
EUR 1 - EUR 19	33	23	10	10	16	6	1	10	16	6	1	0	12	13	7
	2%	2%	1%	3%	3%	1%	0	3%	3%	1%	0	0	3%	1%	1%
EUR 20 - EUR 49	21	17	4	5	11	6	0	5	11	6	0	0	7	11	4
	1%	2%	0	1%	2%	1%	0	1%	2%	1%	0	0	2%	1%	0
EUR 50 - EUR 149	30	17	13	9	16	3	3	9	16	3	3	0	8	14	8
	1%	2%	1%	3%	3%	0	0	3%	3%	0	1%	0	2%	2%	1%
More than EUR 150	16	12	4	0	12	1	3	0	12	1	3	0	2	7	7
	1%	1%	0	0	2%	0	0	0	2%	0	1%	0	0	1%	1%
Not relevant	1277	647	630	211	325	347	395	211	325	347	188	207	249	522	506
	60%	61%	60%	61%	54%	62%	65%	61%	54%	62%	65%	65%	58%	58%	64%
Don't remember	282	113	169	62	95	68	56	62	95	68	20	36	62	120	99
	13%	11%	16%	18%	16%	12%	9%	18%	16%	12%	7%	11%	14%	13%	13%
Average	99,7	109,4	77,7	43,5	135,7	35,7	147,3	43,5	135,7	35,7	147,3	0	91,3	96,3	115,3

QA12A22. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the provider?  
Please provide an estimate for the following possible cost items.  
Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs related to court proceedings'

FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	2113	136	966	1011	241	859	241	181	130	98	363	1155	957	222	1891	444	967	700	602	1511	1990	101	21
EUR 0	453	26	221	206	52	182	49	26	24	33	88	281	173	55	399	99	187	167	114	339	429	21	3
	21%	19%	23%	20%	22%	21%	20%	14%	18%	33%	24%	24%	18%	25%	21%	22%	19%	24%	19%	22%	22%	21%	14%
EUR 1 - EUR 19	33	7	17	9	6	19	3	2	0	2	1	20	13	0	33	12	18	3	15	17	25	6	1
	2%	5%	2%	1%	2%	2%	1%	1%	0	2%	0	2%	1%	0	2%	3%	2%	0	3%	1%	1%	6%	5%
EUR 20 - EUR 49	21	7	8	7	2	17	3	0	0	0	0	10	12	0	21	3	15	4	14	8	18	4	0
	1%	5%	1%	1%	1%	2%	1%	0	0	0	0	1%	1%	0	1%	1%	2%	1%	2%	1%	1%	4%	0
EUR 50 - EUR 149	30	7	11	12	4	10	9	4	0	3	1	16	14	0	30	15	13	3	9	22	26	3	1
	1%	5%	1%	1%	2%	1%	4%	2%	0	3%	0	1%	1%	0	2%	3%	1%	0	1%	1%	1%	3%	5%
More than EUR 150	16	3	4	9	3	7	3	0	2	1	0	11	5	0	16	3	7	6	7	9	14	2	0
	1%	2%	0	1%	1%	1%	1%	0	2%	1%	0	1%	1%	0	1%	1%	1%	1%	1%	1%	1%	2%	0
Not relevant	1277	58	556	664	136	529	139	118	78	40	237	644	632	151	1126	247	593	436	346	931	1230	38	9
	60%	43%	57%	66%	57%	62%	58%	65%	60%	41%	65%	56%	66%	68%	60%	56%	61%	62%	58%	62%	62%	37%	42%
Don't remember	282	28	150	104	38	95	36	31	26	20	36	173	109	16	266	65	134	82	97	185	248	27	7
	13%	20%	16%	10%	16%	11%	15%	17%	20%	20%	10%	15%	11%	7%	14%	15%	14%	12%	16%	12%	12%	26%	35%
Average	99,7	109,2	61,8	134,1	97,5	73	159	68	500	74	69	104,1	93,8	0	99,7	104,1	66,9	201,1	91,7	106,1	105,2	74,9	56,8

QA12A32. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the provider?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred other extra costs'

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	2113	1067	1046	346	605	557	605	346	605	557	288	318	431	897	785
EUR 0	318	159	159	32	94	84	108	32	94	84	50	59	64	143	111
	15%	15%	15%	9%	16%	15%	18%	9%	16%	15%	17%	18%	15%	16%	14%
EUR 1 - EUR 19	323	179	144	58	112	78	74	58	112	78	33	41	66	133	124
	15%	17%	14%	17%	19%	14%	12%	17%	19%	14%	12%	13%	15%	15%	16%
EUR 20 - EUR 49	111	71	41	18	34	36	23	18	34	36	15	8	22	52	37
	5%	7%	4%	5%	6%	6%	4%	5%	6%	6%	5%	2%	5%	6%	5%
EUR 50 - EUR 149	75	38	37	14	20	20	21	14	20	20	11	10	12	36	27
	4%	4%	4%	4%	3%	4%	3%	4%	3%	4%	4%	3%	3%	4%	3%
More than EUR 150	15	11	4	1	10	2	2	1	10	2	1	1	4	6	5
	1%	1%	0	0	2%	0	0	0	2%	0	0	0	1%	1%	1%
Not relevant	876	456	421	138	213	240	285	138	213	240	138	147	176	364	336
	41%	43%	40%	40%	35%	43%	47%	40%	35%	43%	48%	46%	41%	41%	43%
Don't remember	393	154	240	85	120	97	91	85	120	97	39	52	87	163	143
	19%	14%	23%	24%	20%	17%	15%	24%	20%	17%	14%	16%	20%	18%	18%
Average	36,1	43,3	26,5	28,3	41,3	24,7	47,4	28,3	41,3	24,7	27,3	67,8	31,6	42,3	31,3

QA12A32. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the provider?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred other extra costs'

FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	2113	136	966	1011	241	859	241	181	130	98	363	1155	957	222	1891	444	967	700	602	1511	1990	101	21
EUR 0	318	22	153	143	33	123	37	18	19	21	67	192	126	46	272	67	131	120	88	230	299	17	3
	15%	16%	16%	14%	14%	14%	15%	10%	15%	21%	18%	17%	13%	21%	14%	15%	14%	17%	15%	15%	15%	16%	14%
EUR 1 - EUR 19	323	16	143	165	35	151	35	25	12	17	49	187	136	11	312	84	160	79	94	230	305	15	4
	15%	11%	15%	16%	14%	18%	14%	14%	9%	18%	13%	16%	14%	5%	17%	19%	17%	11%	16%	15%	15%	14%	17%
EUR 20 - EUR 49	111	11	49	51	12	57	16	5	6	4	12	61	50	3	108	18	61	32	38	74	99	11	2
	5%	8%	5%	5%	5%	7%	7%	3%	5%	4%	3%	5%	5%	1%	6%	4%	6%	5%	6%	5%	5%	10%	9%
EUR 50 - EUR 149	75	8	27	41	13	33	11	9	1	1	9	41	34	5	71	24	31	21	17	59	70	5	0
	4%	6%	3%	4%	5%	4%	4%	5%	1%	1%	2%	4%	4%	2%	4%	5%	3%	3%	3%	4%	4%	5%	0
More than EUR 150	15	0	6	9	4	8	1	0	2	0	0	9	6	0	15	1	8	6	5	10	15	0	0
	1%	0	1%	1%	2%	1%	0	0	2%	0	0	1%	1%	0	1%	0	1%	1%	1%	1%	1%	0	0
Not relevant	876	50	393	433	93	348	94	87	52	35	168	434	442	131	745	172	388	315	247	629	838	32	6
	41%	37%	41%	43%	39%	41%	39%	48%	40%	36%	46%	38%	46%	59%	39%	39%	40%	45%	41%	42%	42%	31%	28%
Don't remember	393	29	196	169	51	139	48	38	38	20	60	231	163	25	368	79	187	127	113	280	364	22	7
	19%	21%	20%	17%	21%	16%	20%	21%	29%	20%	16%	20%	17%	11%	19%	18%	19%	18%	19%	19%	18%	22%	32%
Average	36,1	34	33	39	55,4	39,6	25,8	26,9	51,9	15,8	21,9	28,9	45,6	26,4	36,5	24,4	39,7	40	28,6	39,2	37,1	24,4	14,9

QA12AT2. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who incurred costs trying to sort out the problem'

INDICATE TOTAL AMOUNT

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	2113	1067	1046	346	605	557	605	346	605	557	288	318	431	897	785
EUR 0	1144	576	567	174	274	305	391	174	274	305	185	206	229	470	445
	54%	54%	54%	50%	45%	55%	65%	50%	45%	55%	64%	65%	53%	52%	57%
EUR 1 - EUR 19	328	176	152	46	114	90	77	46	114	90	34	43	61	145	122
	16%	17%	15%	13%	19%	16%	13%	13%	19%	16%	12%	14%	14%	16%	16%
EUR 20 - EUR 49	194	101	94	46	63	51	34	46	63	51	17	18	40	89	65
	9%	9%	9%	13%	10%	9%	6%	13%	10%	9%	6%	6%	9%	10%	8%
EUR 50 - EUR 149	173	101	72	29	52	50	43	29	52	50	25	18	39	73	62
	8%	9%	7%	8%	9%	9%	7%	8%	9%	9%	9%	6%	9%	8%	8%
More than EUR 150	78	44	35	14	33	17	15	14	33	17	11	4	18	36	25
	4%	4%	3%	4%	5%	3%	2%	4%	5%	3%	4%	1%	4%	4%	3%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	195	69	126	37	69	44	45	37	69	44	17	28	44	85	66
	9%	6%	12%	11%	11%	8%	7%	11%	11%	8%	6%	9%	10%	9%	8%
Average	73,5	88,5	55,4	66	97,8	52,1	68,2	66	97,8	52,1	67,8	68,5	78,2	74,9	68,9

QA12AT2. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who incurred costs trying to sort out the problem'

INDICATE TOTAL AMOUNT

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	2113	136	966	1011	241	859	241	181	130	98	363	1155	957	222	1891	444	967	700	602	1511	1990	101	21
EUR 0	1144	66	518	559	124	432	124	100	74	50	239	598	544	178	966	212	496	434	316	827	1096	37	10
	54%	49%	54%	55%	51%	50%	52%	55%	57%	51%	66%	52%	57%	80%	51%	48%	51%	62%	53%	55%	55%	37%	45%
EUR 1 - EUR 19	328	14	140	174	30	159	34	27	15	13	50	182	146	15	313	82	160	87	87	241	310	14	4
	16%	10%	15%	17%	13%	19%	14%	15%	12%	14%	14%	16%	15%	7%	17%	18%	16%	12%	14%	16%	16%	14%	17%
EUR 20 - EUR 49	194	14	98	82	26	79	28	18	12	7	24	113	81	5	189	43	102	48	49	145	172	20	2
	9%	10%	10%	8%	11%	9%	12%	10%	9%	7%	7%	10%	8%	2%	10%	10%	11%	7%	8%	10%	9%	20%	9%
EUR 50 - EUR 149	173	12	78	83	19	91	22	10	3	8	19	98	75	7	167	45	85	43	63	111	165	8	1
	8%	9%	8%	8%	8%	11%	9%	6%	2%	9%	5%	8%	8%	3%	9%	10%	9%	6%	10%	7%	8%	8%	5%
More than EUR 150	78	10	28	40	14	31	11	9	7	4	3	49	30	3	76	20	36	23	21	57	69	8	1
	4%	7%	3%	4%	6%	4%	5%	5%	5%	4%	1%	4%	3%	1%	4%	4%	4%	3%	3%	4%	3%	8%	5%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	195	20	103	72	28	67	22	17	19	15	28	115	80	14	181	42	88	65	66	129	177	14	4
	9%	15%	11%	7%	12%	8%	9%	9%	14%	15%	8%	10%	8%	6%	10%	9%	9%	9%	11%	9%	9%	14%	18%
Average	73,5	111,7	61,5	79,4	94,6	75,6	72,1	66,8	96,1	95	35,8	71,5	76,1	75,8	73,4	65,5	68,7	90,2	83,7	69,4	73,6	76,6	44,5

QA12A11. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the provider?

Please provide an estimate for the following possible cost items.

Costs of replacement mobile telephone service at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	2113	1067	1046	346	605	557	605	346	605	557	288	318	431	897	785
EUR 0	1263	659	604	186	313	331	433	186	313	331	205	228	244	526	493
	60%	62%	58%	54%	52%	59%	72%	54%	52%	59%	71%	72%	57%	59%	63%
EUR 1 - EUR 19	182	105	78	26	76	56	24	26	76	56	11	13	37	87	58
	9%	10%	7%	8%	13%	10%	4%	8%	13%	10%	4%	4%	9%	10%	7%
EUR 20 - EUR 49	135	68	67	35	50	28	22	35	50	28	12	10	38	60	36
	6%	6%	6%	10%	8%	5%	4%	10%	8%	5%	4%	3%	9%	7%	5%
EUR 50 - EUR 149	119	64	55	24	37	32	26	24	37	32	16	11	29	44	46
	6%	6%	5%	7%	6%	6%	4%	7%	6%	6%	5%	3%	7%	5%	6%
More than EUR 150	41	23	18	6	14	11	10	6	14	11	7	3	7	21	13
	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	1%	2%	2%	2%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	373	148	225	69	116	98	90	69	116	98	37	53	75	160	138
	18%	14%	22%	20%	19%	18%	15%	20%	19%	18%	13%	17%	17%	18%	18%
Average	16,1	18,3	13,6	19,1	22,2	15,2	9,4	19,1	22,2	15,2	12,7	6,4	18	15,9	15,3

QA12A11. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the provider?

Please provide an estimate for the following possible cost items.

Costs of replacement mobile telephone service at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION				OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU	
TOTAL	2113	136	966	1011	241	859	241	181	130	98	363	1155	957	222	1891	444	967	700	602	1511	1990	101	21	
EUR 0	1263	73	568	621	135	507	134	96	74	55	261	645	618	182	1081	250	555	457	348	914	1211	40	10	
	60%	54%	59%	61%	56%	59%	56%	53%	57%	56%	72%	56%	65%	82%	57%	56%	57%	65%	58%	61%	61%	39%	49%	
EUR 1 - EUR 19	182	14	83	85	24	85	29	15	8	5	16	104	78	5	178	49	90	43	47	136	166	15	1	
	9%	10%	9%	8%	10%	10%	12%	8%	6%	5%	4%	9%	8%	2%	9%	11%	9%	6%	8%	9%	8%	15%	5%	
EUR 20 - EUR 49	135	10	70	55	19	56	18	13	10	6	13	88	47	3	132	36	64	35	37	98	120	15	0	
	6%	7%	7%	5%	8%	7%	8%	7%	8%	6%	4%	8%	5%	1%	7%	8%	7%	5%	6%	6%	6%	15%	0	
EUR 50 - EUR 149	119	8	54	57	10	59	13	14	3	9	12	69	50	2	117	35	59	24	45	74	111	6	2	
	6%	6%	6%	6%	4%	7%	6%	8%	2%	9%	3%	6%	5%	1%	6%	8%	6%	3%	7%	5%	6%	6%	10%	
More than EUR 150	41	4	15	22	7	18	3	3	4	3	3	25	16	3	38	7	17	17	10	31	37	4	0	
	2%	3%	2%	2%	3%	2%	1%	2%	3%	3%	1%	2%	2%	1%	2%	2%	2%	2%	2%	2%	2%	4%	0	
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Don't remember	373	27	177	169	46	133	43	41	31	21	58	224	148	27	346	67	181	125	115	258	344	21	8	
	18%	20%	18%	17%	19%	16%	18%	23%	24%	21%	16%	19%	15%	12%	18%	15%	19%	18%	19%	17%	17%	21%	37%	
Average	16,1	16,3	14,4	17,6	18,2	18,6	12,3	20,2	14,8	30,3	6	18,3	13,5	9	16,9	16	15,9	16,4	20,4	14,4	15,7	24,5	10,6	



QA12A21. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the provider?  
Please provide an estimate for the following possible cost items.  
Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'  
FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	2113	1067	1046	346	605	557	605	346	605	557	288	318	431	897	785
EUR 0	1731	885	846	260	455	474	542	260	455	474	261	281	340	731	660
	82%	83%	81%	75%	75%	85%	90%	75%	75%	85%	91%	89%	79%	82%	84%
EUR 1 - EUR 19	33	23	10	10	16	6	1	10	16	6	1	0	12	13	7
	2%	2%	1%	3%	3%	1%	0	3%	3%	1%	0	0	3%	1%	1%
EUR 20 - EUR 49	21	17	4	5	11	6	0	5	11	6	0	0	7	11	4
	1%	2%	0	1%	2%	1%	0	1%	2%	1%	0	0	2%	1%	0
EUR 50 - EUR 149	30	17	13	9	16	3	3	9	16	3	3	0	8	14	8
	1%	2%	1%	3%	3%	0	0	3%	3%	0	1%	0	2%	2%	1%
More than EUR 150	16	12	4	0	12	1	3	0	12	1	3	0	2	7	7
	1%	1%	0	0	2%	0	0	0	2%	0	1%	0	0	1%	1%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	282	113	169	62	95	68	56	62	95	68	20	36	62	120	99
	13%	11%	16%	18%	16%	12%	9%	18%	16%	12%	7%	11%	14%	13%	13%
Average	5,5	8	2,7	3,6	14,6	1,1	1,8	3,6	14,6	1,1	3,7	0	7,2	5,6	4,3

QA12A21. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the provider?  
Please provide an estimate for the following possible cost items.  
Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'  
FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION				OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU	
TOTAL	2113	136	966	1011	241	859	241	181	130	98	363	1155	957	222	1891	444	967	700	602	1511	1990	101	21	
EUR 0	1731	84	777	870	189	711	188	144	102	72	325	925	805	206	1525	347	780	603	460	1270	1659	59	12	
	82%	62%	80%	86%	78%	83%	78%	80%	79%	74%	89%	80%	84%	93%	81%	78%	81%	86%	76%	84%	83%	59%	55%	
EUR 1 - EUR 19	33	7	17	9	6	19	3	2	0	2	1	20	13	0	33	12	18	3	15	17	25	6	1	
	2%	5%	2%	1%	2%	2%	1%	1%	0	2%	0	2%	1%	0	2%	3%	2%	0	3%	1%	1%	6%	5%	
EUR 20 - EUR 49	21	7	8	7	2	17	3	0	0	0	0	10	12	0	21	3	15	4	14	8	18	4	0	
	1%	5%	1%	1%	1%	2%	1%	0	0	0	0	1%	1%	0	1%	1%	2%	1%	2%	1%	1%	4%	0	
EUR 50 - EUR 149	30	7	11	12	4	10	9	4	0	3	1	16	14	0	30	15	13	3	9	22	26	3	1	
	1%	5%	1%	1%	2%	1%	4%	2%	0	3%	0	1%	1%	0	2%	3%	1%	0	1%	1%	1%	3%	5%	
More than EUR 150	16	3	4	9	3	7	3	0	2	1	0	11	5	0	16	3	7	6	7	9	14	2	0	
	1%	2%	0	1%	1%	1%	1%	0	2%	1%	0	1%	1%	0	1%	1%	1%	1%	1%	1%	1%	2%	0	
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Don't remember	282	28	150	104	38	95	36	31	26	20	36	173	109	16	266	65	134	82	97	185	248	27	7	
	13%	20%	16%	10%	16%	11%	15%	17%	20%	20%	10%	15%	11%	7%	14%	15%	14%	12%	16%	12%	12%	26%	35%	
Average	5,5	23,9	3	5,5	6,9	5	13,6	2,7	9,5	5,4	0,4	6	4,8	0	6,1	8,9	4,2	5	8,1	4,4	5	15,3	8,4	

QA12A31. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the provider?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	2113	1067	1046	346	605	557	605	346	605	557	288	318	431	897	785
EUR 0	1194	615	580	170	308	323	394	170	308	323	188	206	240	507	448
	57%	58%	55%	49%	51%	58%	65%	49%	51%	58%	65%	65%	56%	57%	57%
EUR 1 - EUR 19	323	179	144	58	112	78	74	58	112	78	33	41	66	133	124
	15%	17%	14%	17%	19%	14%	12%	17%	19%	14%	12%	13%	15%	15%	16%
EUR 20 - EUR 49	111	71	41	18	34	36	23	18	34	36	15	8	22	52	37
	5%	7%	4%	5%	6%	6%	4%	5%	6%	6%	5%	2%	5%	6%	5%
EUR 50 - EUR 149	75	38	37	14	20	20	21	14	20	20	11	10	12	36	27
	4%	4%	4%	4%	3%	4%	3%	4%	3%	4%	4%	3%	3%	4%	3%
More than EUR 150	15	11	4	1	10	2	2	1	10	2	1	1	4	6	5
	1%	1%	0	0	2%	0	0	0	2%	0	0	0	1%	1%	1%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	393	154	240	85	120	97	91	85	120	97	39	52	87	163	143
	19%	14%	23%	24%	20%	17%	15%	24%	20%	17%	14%	16%	20%	18%	18%
Average	11	14,2	7,4	9,9	15,1	7,3	11,1	9,9	15,1	7,3	6,7	15,2	9,5	13,1	9,5

QA12A31. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the provider?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	2113	136	966	1011	241	859	241	181	130	98	363	1155	957	222	1891	444	967	700	602	1511	1990	101	21
EUR 0	1194	73	546	576	126	471	131	104	71	56	235	625	568	177	1017	239	519	435	335	859	1136	48	9
	57%	53%	57%	57%	52%	55%	54%	58%	55%	57%	65%	54%	59%	80%	54%	54%	62%	56%	57%	57%	48%	41%	
EUR 1 - EUR 19	323	16	143	165	35	151	35	25	12	17	49	187	136	11	312	84	160	79	94	230	305	15	4
	15%	11%	15%	16%	14%	18%	14%	14%	9%	18%	13%	16%	14%	5%	17%	19%	17%	11%	16%	15%	15%	14%	17%
EUR 20 - EUR 49	111	11	49	51	12	57	16	5	6	4	12	61	50	3	108	18	61	32	38	74	99	11	2
	5%	8%	5%	5%	5%	7%	7%	3%	5%	4%	3%	5%	5%	1%	6%	4%	6%	5%	6%	5%	5%	10%	9%
EUR 50 - EUR 149	75	8	27	41	13	33	11	9	1	1	9	41	34	5	71	24	31	21	17	59	70	5	0
	4%	6%	3%	4%	5%	4%	4%	5%	1%	1%	2%	4%	4%	2%	4%	5%	3%	3%	3%	4%	4%	5%	0
More than EUR 150	15	0	6	9	4	8	1	0	2	0	0	9	6	0	15	1	8	6	5	10	15	0	0
	1%	0	1%	1%	2%	1%	0	0	2%	0	0	1%	1%	0	1%	0	1%	1%	1%	1%	1%	0	0
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	393	29	196	169	51	139	48	38	38	20	60	231	163	25	368	79	187	127	113	280	364	22	7
	19%	21%	20%	17%	21%	16%	20%	21%	29%	20%	16%	20%	17%	11%	19%	18%	19%	18%	19%	19%	18%	22%	32%
Average	11	10,9	9,6	12,3	18,5	13,7	8,3	7,2	11,8	4,4	5	9,3	13	2,5	12,1	8,5	13,2	9,7	9	11,8	11,2	9,4	5,9

QA12AT1. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

INDICATE TOTAL AMOUNT

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	2113	1067	1046	346	605	557	605	346	605	557	288	318	431	897	785
EUR 0	1144	576	567	174	274	305	391	174	274	305	185	206	229	470	445
	54%	54%	54%	50%	45%	55%	65%	50%	45%	55%	64%	65%	53%	52%	57%
EUR 1 - EUR 19	328	176	152	46	114	90	77	46	114	90	34	43	61	145	122
	16%	17%	15%	13%	19%	16%	13%	13%	19%	16%	12%	14%	14%	16%	16%
EUR 20 - EUR 49	194	101	94	46	63	51	34	46	63	51	17	18	40	89	65
	9%	9%	9%	13%	10%	9%	6%	13%	10%	9%	6%	6%	9%	10%	8%
EUR 50 - EUR 149	173	101	72	29	52	50	43	29	52	50	25	18	39	73	62
	8%	9%	7%	8%	9%	9%	7%	8%	9%	9%	9%	6%	9%	8%	8%
More than EUR 150	78	44	35	14	33	17	15	14	33	17	11	4	18	36	25
	4%	4%	3%	4%	5%	3%	2%	4%	5%	3%	4%	1%	4%	4%	3%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	195	69	126	37	69	44	45	37	69	44	17	28	44	85	66
	9%	6%	12%	11%	11%	8%	7%	11%	11%	8%	6%	9%	10%	9%	8%
Average	29,7	37,4	21,2	28,8	47,8	21,1	20,6	28,8	47,8	21,1	21,5	19,8	31,9	31,6	26,3

QA12AT1. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

INDICATE TOTAL AMOUNT

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	2113	136	966	1011	241	859	241	181	130	98	363	1155	957	222	1891	444	967	700	602	1511	1990	101	21
EUR 0	1144	66	518	559	124	432	124	100	74	50	239	598	544	178	966	212	496	434	316	827	1096	37	10
	54%	49%	54%	55%	51%	50%	52%	55%	57%	51%	66%	52%	57%	80%	51%	48%	51%	62%	53%	55%	55%	37%	45%
EUR 1 - EUR 19	328	14	140	174	30	159	34	27	15	13	50	182	146	15	313	82	160	87	87	241	310	14	4
	16%	10%	15%	17%	13%	19%	14%	15%	12%	14%	14%	16%	15%	7%	17%	18%	16%	12%	14%	16%	16%	14%	17%
EUR 20 - EUR 49	194	14	98	82	26	79	28	18	12	7	24	113	81	5	189	43	102	48	49	145	172	20	2
	9%	10%	10%	8%	11%	9%	12%	10%	9%	7%	7%	10%	8%	2%	10%	10%	11%	7%	8%	10%	9%	20%	9%
EUR 50 - EUR 149	173	12	78	83	19	91	22	10	3	8	19	98	75	7	167	45	85	43	63	111	165	8	1
	8%	9%	8%	8%	8%	11%	9%	6%	2%	9%	5%	8%	8%	3%	9%	10%	9%	6%	10%	7%	8%	8%	5%
More than EUR 150	78	10	28	40	14	31	11	9	7	4	3	49	30	3	76	20	36	23	21	57	69	8	1
	4%	7%	3%	4%	6%	4%	5%	5%	5%	4%	1%	4%	3%	1%	4%	4%	4%	3%	3%	4%	3%	8%	5%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	195	20	103	72	28	67	22	17	19	15	28	115	80	14	181	42	88	65	66	129	177	14	4
	9%	15%	11%	7%	12%	8%	9%	9%	14%	15%	8%	10%	8%	6%	10%	9%	9%	9%	11%	9%	9%	14%	18%
Average	29,7	47,8	24,6	32,1	39,7	34,4	31,1	26	31,9	37,4	10,3	30,4	28,9	10,9	31,9	31	29,9	28,5	34,3	27,8	29,1	43,8	19,9

QA13. You indicated a price of [INSERT AMOUNT PAID FROM QA3] per month for the mobile telephone service.

What is the most you would now pay per month for this mobile telephone service taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress?

FILTER: ASK QA13 IF [AMOUNT FROM QA3A]=TRUE OR IF QA3A=9999999

	GENDER			AGE				AGE_New					SUBJECTIVE URBANISATION		
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	2016	1022	994	329	583	537	568	329	583	537	272	296	407	866	743
Would pay the same price again	644 32%	340 33%	304 31%	108 33%	160 28%	163 30%	213 37%	108 33%	160 28%	163 30%	96 35%	116 39%	128 31%	280 32%	236 32%
Would pay three quarters of the price	361 18%	199 20%	161 16%	67 20%	118 20%	90 17%	86 15%	67 20%	118 20%	90 17%	37 14%	49 16%	61 15%	154 18%	146 20%
Would pay half the price	443 22%	229 22%	213 21%	71 22%	135 23%	131 24%	105 19%	71 22%	135 23%	131 24%	50 18%	56 19%	99 24%	172 20%	172 23%
Would pay one quarter of the price	91 5%	44 4%	47 5%	15 5%	36 6%	22 4%	19 3%	15 5%	36 6%	22 4%	14 5%	5 2%	14 3%	47 5%	30 4%
Wouldn't sign up for it again	477 24%	210 21%	267 27%	68 21%	133 23%	132 25%	144 25%	68 21%	133 23%	132 25%	74 27%	70 24%	106 26%	213 25%	158 21%
Don't know	1 0	0 0	1 0	0 0	0 0	0 0	1 0	0 0	0 0	0 0	1 0	0 0	0 0	0 0	1 0

QA13. You indicated a price of [INSERT AMOUNT PAID FROM QA3] per month for the mobile telephone service.

What is the most you would now pay per month for this mobile telephone service taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress?

FILTER: ASK QA13 IF [AMOUNT FROM QA3A]=TRUE OR IF QA3A=9999999

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	2016	125	923	968	234	829	227	171	121	94	340	1107	908	203	1813	418	923	674	567	1449	1900	95	19
Would pay the same price again	644 32%	43 34%	301 33%	300 31%	70 30%	239 29%	78 34%	61 35%	34 28%	29 31%	132 39%	309 28%	334 37%	83 41%	560 31%	148 35%	251 27%	245 36%	183 32%	461 32%	617 32%	26 27%	1 5%
Would pay three quarters of the price	361 18%	23 18%	146 16%	192 20%	34 14%	174 21%	38 17%	37 22%	21 18%	11 12%	45 13%	178 16%	182 20%	38 19%	322 18%	66 16%	180 20%	114 17%	124 22%	236 16%	336 18%	19 20%	5 25%
Would pay half the price	443 22%	32 25%	195 21%	216 22%	58 25%	208 25%	39 17%	28 16%	23 19%	24 26%	62 18%	276 25%	167 18%	30 15%	413 23%	90 22%	223 24%	130 19%	114 20%	329 23%	414 22%	24 25%	5 24%
Would pay one quarter of the price	91 5%	6 5%	46 5%	40 4%	13 5%	40 5%	17 8%	4 2%	5 4%	3 3%	10 3%	59 5%	33 4%	9 4%	82 5%	19 4%	45 5%	28 4%	28 5%	63 4%	81 4%	9 9%	2 10%
Wouldn't sign up for it again	477 24%	22 17%	236 26%	219 23%	59 25%	167 20%	56 25%	41 24%	37 31%	27 28%	90 26%	285 26%	191 21%	43 21%	434 24%	93 22%	225 24%	157 23%	118 21%	358 25%	451 24%	17 18%	7 35%
Don't know	1 0	0 0	0 0	1 0	0 0	0 0	0 0	0 0	0 0	0 0	1 0	0 0	1 0	0 0	1 0	0 0	0 0	0 0	0 0	1 0	1 0	0 0	0 0



QA14. Which of these, if any, has the provider done so far in response to the problem?  
Mark all that apply.

FILTER: ASK QA14 IF QA9 = CODES 1 TO 11

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	1891	950	941	306	552	512	521	306	552	512	242	279	383	807	701
Acknowledged problem	643	310	333	134	182	175	152	134	182	175	77	75	134	264	246
	34%	33%	35%	44%	33%	34%	29%	44%	33%	34%	32%	27%	35%	33%	35%
Investigating problem	447	224	223	86	142	109	111	86	142	109	51	60	79	191	178
	24%	24%	24%	28%	26%	21%	21%	28%	26%	21%	21%	22%	21%	24%	25%
Gave a satisfactory explanation	259	138	120	49	83	52	75	49	83	52	33	42	53	105	100
	14%	15%	13%	16%	15%	10%	14%	16%	15%	10%	14%	15%	14%	13%	14%
Gave an unsatisfactory explanation	476	243	234	68	132	139	137	68	132	139	69	68	101	211	165
	25%	26%	25%	22%	24%	27%	26%	22%	24%	27%	29%	24%	26%	26%	23%
Fixed/repaired the mobile telephone service	292	141	151	72	66	72	82	72	66	72	35	46	57	123	112
	15%	15%	16%	24%	12%	14%	16%	24%	12%	14%	15%	17%	15%	15%	16%
Provided a new tariff or contract	162	77	85	37	54	31	40	37	54	31	18	21	33	63	66
	9%	8%	9%	12%	10%	6%	8%	12%	10%	6%	7%	8%	9%	8%	9%
Gave a partial or full refund of the money I paid	305	138	167	48	82	76	99	48	82	76	49	50	51	135	119
	16%	15%	18%	16%	15%	15%	19%	16%	15%	15%	20%	18%	13%	17%	17%
Gave credit note or voucher	73	37	36	13	26	20	13	13	26	20	8	5	16	33	24
	4%	4%	4%	4%	5%	4%	3%	4%	5%	4%	3%	2%	4%	4%	3%
Gave compensation for damages or losses	65	25	40	15	20	13	16	15	20	13	7	9	18	26	21
	3%	3%	4%	5%	4%	3%	3%	5%	4%	3%	3%	3%	5%	3%	3%

QA14. Which of these, if any, has the provider done so far in response to the problem?  
Mark all that apply.

FILTER: ASK QA14 IF QA9 = CODES 1 TO 11

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	1891	950	941	306	552	512	521	306	552	512	242	279	383	807	701
Other	50	25	25	11	11	14	14	11	11	14	6	8	13	21	16
	3%	3%	3%	4%	2%	3%	3%	4%	2%	3%	2%	3%	3%	3%	2%
TOTAL 'AT LEAST ONE ACTION'	1638	822	816	278	489	440	432	278	489	440	201	231	333	705	600
	87%	87%	87%	91%	89%	86%	83%	91%	89%	86%	83%	83%	87%	87%	86%
TOTAL 'GAVE REIMBURSEMENT OR COMPENSATION'	410	183	226	65	122	103	120	65	122	103	61	59	75	182	152
	22%	19%	24%	21%	22%	20%	23%	21%	22%	20%	25%	21%	20%	23%	22%
Has done nothing	251	127	124	29	62	73	87	29	62	73	40	47	50	101	100
	13%	13%	13%	9%	11%	14%	17%	9%	11%	14%	17%	17%	13%	12%	14%
Don't know	2	1	1	0	1	0	1	0	1	0	1	0	0	1	1
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QA14. Which of these, if any, has the provider done so far in response to the problem?  
Mark all that apply.

FILTER: ASK QA14 IF QA9 = CODES 1 TO 11

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	1891	122	869	900	211	799	216	159	111	86	309	1031	859	0	1891	411	872	608	554	1337	1775	94	21
Acknowledged problem	643	33	286	324	78	267	75	74	34	29	86	328	315	0	643	153	291	198	191	453	622	17	4
	34%	27%	33%	36%	37%	33%	35%	47%	30%	34%	28%	32%	37%	0	34%	37%	33%	33%	34%	34%	35%	18%	18%
Investigating problem	447	32	207	209	41	199	53	44	27	17	66	226	221	0	447	108	207	133	135	312	424	19	5
	24%	26%	24%	23%	19%	25%	24%	28%	24%	20%	21%	22%	26%	0	24%	26%	24%	22%	24%	23%	24%	20%	23%
Gave a satisfactory explanation	259	17	129	113	20	111	37	26	11	7	48	130	129	0	259	55	128	75	97	161	237	17	5
	14%	14%	15%	13%	10%	14%	17%	16%	9%	8%	16%	13%	15%	0	14%	13%	15%	12%	18%	12%	13%	18%	22%
Gave an unsatisfactory explanation	476	25	209	243	62	210	55	33	28	15	74	268	208	0	476	93	231	152	134	342	447	24	4
	25%	20%	24%	27%	29%	26%	25%	21%	26%	17%	24%	26%	24%	0	25%	23%	26%	25%	24%	26%	25%	26%	18%
Fixed/repaired the mobile telephone service	292	15	128	149	33	112	35	41	15	9	47	154	138	0	292	63	150	79	90	202	274	14	4
	15%	12%	15%	17%	15%	14%	16%	26%	14%	11%	15%	15%	16%	0	15%	15%	17%	13%	16%	15%	15%	14%	21%
Provided a new tariff or contract	162	11	75	76	16	72	19	21	7	3	23	91	70	0	162	31	82	49	33	129	145	16	1
	9%	9%	9%	8%	8%	9%	9%	13%	6%	3%	8%	9%	8%	0	9%	8%	9%	8%	6%	10%	8%	17%	5%
Gave a partial or full refund of the money I paid	305	11	145	150	30	144	30	22	15	13	52	157	148	0	305	53	157	95	90	215	297	8	1
	16%	9%	17%	17%	14%	18%	14%	14%	13%	15%	17%	15%	17%	0	16%	13%	18%	16%	16%	16%	17%	8%	4%
Gave credit note or voucher	73	6	28	39	12	37	9	6	2	0	7	36	37	0	73	21	23	28	32	41	71	2	0
	4%	5%	3%	4%	6%	5%	4%	4%	2%	0	2%	3%	4%	0	4%	5%	3%	5%	6%	3%	4%	2%	0
Gave compensation for damages or losses	65	6	34	25	8	26	6	5	4	5	12	29	36	0	65	19	28	19	19	46	60	5	0
	3%	5%	4%	3%	4%	3%	3%	3%	3%	6%	4%	3%	4%	0	3%	5%	3%	3%	3%	3%	3%	5%	0

QA14. Which of these, if any, has the provider done so far in response to the problem?  
Mark all that apply.

FILTER: ASK QA14 IF QA9 = CODES 1 TO 11

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	1891	122	869	900	211	799	216	159	111	86	309	1031	859	0	1891	411	872	608	554	1337	1775	94	21
Other	50	1	20	29	8	21	6	1	0	5	10	26	25	0	50	13	16	22	12	38	50	0	0
	3%	1%	2%	3%	4%	3%	3%	1%	0	6%	3%	2%	3%	0	3%	3%	2%	4%	2%	3%	3%	0	0
TOTAL 'AT LEAST ONE ACTION'	1638	111	744	783	183	702	198	141	94	68	252	884	754	0	1638	365	770	503	495	1143	1534	87	16
	87%	91%	86%	87%	87%	88%	92%	89%	84%	79%	82%	86%	88%	0	87%	89%	88%	83%	89%	86%	86%	93%	77%
TOTAL 'GAVE REIMBURSEMENT OR COMPENSATION'	410	18	191	201	44	194	42	29	19	16	66	203	206	0	410	81	197	132	130	279	394	14	1
	22%	15%	22%	22%	21%	24%	19%	18%	17%	18%	21%	20%	24%	0	22%	20%	23%	22%	24%	21%	22%	15%	4%
Has done nothing	251	11	125	115	28	97	18	17	17	17	56	146	105	0	251	46	100	105	58	193	239	7	5
	13%	9%	14%	13%	13%	12%	8%	11%	16%	20%	18%	14%	12%	0	13%	11%	11%	17%	11%	14%	13%	7%	23%
Don't know	2	0	0	2	0	0	0	0	0	1	1	1	1	0	2	0	2	0	1	1	2	0	0
	0	0	0	0	0	0	0	0	0	1%	0	0	0	0	0	0	0	0	0	0	0	0	0

QA15A2. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the provider?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who received reimbursement of compensation'

FILTER: ASK QA15A IF QA14 = 7 OR 8 OR 9

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	410	183	226	65	122	103	120	65	122	103	61	59	75	182	152
EUR 0	11 3%	6 4%	5 2%	6 8%	2 2%	1 1%	3 2%	6 8%	2 2%	1 1%	2 3%	1 2%	2 2%	7 4%	2 1%
EUR 1 - EUR 9	100 25%	43 23%	58 26%	11 16%	28 23%	29 28%	33 27%	11 16%	28 23%	29 28%	16 26%	17 29%	18 24%	43 23%	40 26%
EUR 10 - EUR 49	196 48%	90 49%	106 47%	30 46%	63 52%	46 45%	57 47%	30 46%	63 52%	46 45%	28 46%	29 49%	32 43%	85 47%	79 52%
EUR 50 - EUR 99	45 11%	20 11%	25 11%	7 10%	11 9%	14 13%	13 11%	7 10%	11 9%	14 13%	6 10%	7 12%	7 10%	24 13%	14 9%
EUR 100 or more	57 14%	24 13%	33 14%	13 19%	18 15%	13 12%	14 12%	13 19%	18 15%	13 12%	9 14%	5 9%	16 21%	24 13%	18 12%
Don't Know	1 0	1 1%	0 0	0 0	0 0	0 0	1 1%	0 0	0 0	0 0	1 2%	0 0	0 0	1 1%	0 0
Average	50,2	45,3	54	91,7	48,7	38,3	40,9	91,7	48,7	38,3	51,3	30,4	74	50,7	37,9

QA15A2. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the provider?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who received reimbursement of compensation'

FILTER: ASK QA15A IF QA14 = 7 OR 8 OR 9

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	410	18	191	201	44	194	42	29	19	16	66	203	206	0	410	81	197	132	130	279	394	14	1
EUR 0	11	1	6	4	3	3	1	2	1	0	2	5	6	0	11	3	4	4	3	8	11	0	0
	3%	5%	3%	2%	6%	1%	2%	6%	4%	0	3%	2%	3%	0	3%	4%	2%	3%	2%	3%	3%	0	0
EUR 1 - EUR 9	100	4	49	48	10	49	7	8	7	5	15	46	54	0	100	21	51	29	31	69	99	2	0
	25%	22%	26%	24%	23%	25%	16%	28%	35%	30%	23%	23%	26%	0	25%	25%	26%	22%	24%	25%	25%	13%	0
EUR 10 - EUR 49	196	9	87	101	19	97	16	13	8	7	37	101	96	0	196	37	101	59	62	134	191	5	1
	48%	51%	45%	50%	42%	50%	39%	46%	40%	44%	56%	50%	46%	0	48%	45%	51%	45%	48%	48%	48%	32%	100%
EUR 50 - EUR 99	45	3	18	24	6	18	8	3	1	1	8	17	28	0	45	6	19	20	17	28	45	0	0
	11%	16%	10%	12%	14%	9%	20%	10%	5%	6%	12%	8%	14%	0	11%	7%	10%	15%	13%	10%	11%	0	0
EUR 100 or more	57	1	30	25	7	28	10	3	3	3	4	36	21	0	57	14	22	21	17	40	49	8	0
	14%	5%	16%	13%	15%	14%	23%	10%	15%	20%	6%	18%	10%	0	14%	18%	11%	16%	13%	14%	12%	55%	0
Don't Know	1	0	1	0	0	1	0	0	0	0	0	0	1	0	1	0	0	1	0	1	1	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1%	0	0	0	0	0
Average	50,2	34,6	52,4	49,4	53,7	55	62,6	44,8	50,3	43,9	29,4	60,9	39,5	0	50,2	55,1	47,3	51,5	49,5	50,5	47,8	115,4	12,5

QA15A1. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the provider?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QA15A IF QA14 = 7 OR 8 OR 9

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	2113	1067	1046	346	605	557	605	346	605	557	288	318	431	897	785
EUR 0	1714	890	824	287	485	455	488	287	485	455	229	260	357	722	634
	81%	83%	79%	83%	80%	82%	81%	83%	80%	82%	79%	82%	83%	81%	81%
EUR 1 - EUR 9	100	43	58	11	28	29	33	11	28	29	16	17	18	43	40
	5%	4%	6%	3%	5%	5%	5%	3%	5%	5%	5%	5%	4%	5%	5%
EUR 10 - EUR 49	196	90	106	30	63	46	57	30	63	46	28	29	32	85	79
	9%	8%	10%	9%	10%	8%	9%	9%	10%	8%	10%	9%	8%	9%	10%
EUR 50 - EUR 99	45	20	25	7	11	14	13	7	11	14	6	7	7	24	14
	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	3%	2%
EUR 100 or more	57	24	33	13	18	13	14	13	18	13	9	5	16	24	18
	3%	2%	3%	4%	3%	2%	2%	4%	3%	2%	3%	2%	4%	3%	2%
Don't Know	1	1	0	0	0	0	1	0	0	0	1	0	0	1	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Average	9,4	7,5	11,4	15,8	9,7	7	7,8	15,8	9,7	7	10,4	5,5	12,6	9,9	7,2

QA15A1. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the provider?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QA15A IF QA14 = 7 OR 8 OR 9

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	2113	136	966	1011	241	859	241	181	130	98	363	1155	957	222	1891	444	967	700	602	1511	1990	101	21
EUR 0	1714	119	782	813	200	668	201	153	111	82	299	956	757	222	1493	367	774	572	474	1240	1606	87	20
	81%	87%	81%	80%	83%	78%	83%	85%	86%	84%	82%	83%	79%	100%	79%	83%	80%	82%	79%	82%	81%	86%	96%
EUR 1 - EUR 9	100	4	49	48	10	49	7	8	7	5	15	46	54	0	100	21	51	29	31	69	99	2	0
	5%	3%	5%	5%	4%	6%	3%	5%	5%	5%	4%	4%	6%	0	5%	5%	5%	4%	5%	5%	5%	2%	0
EUR 10 - EUR 49	196	9	87	101	19	97	16	13	8	7	37	101	96	0	196	37	101	59	62	134	191	5	1
	9%	7%	9%	10%	8%	11%	7%	7%	6%	7%	10%	9%	10%	0	10%	8%	10%	8%	10%	9%	10%	5%	4%
EUR 50 - EUR 99	45	3	18	24	6	18	8	3	1	1	8	17	28	0	45	6	19	20	17	28	45	0	0
	2%	2%	2%	2%	2%	2%	3%	2%	1%	1%	2%	1%	3%	0	2%	1%	2%	3%	3%	2%	2%	0	0
EUR 100 or more	57	1	30	25	7	28	10	3	3	3	4	36	21	0	57	14	22	21	17	40	49	8	0
	3%	1%	3%	3%	3%	3%	4%	2%	2%	3%	1%	3%	2%	0	3%	3%	2%	3%	3%	3%	2%	8%	0
Don't Know	1	0	1	0	0	1	0	0	0	0	0	0	1	0	1	0	0	1	0	1	1	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Average	9,4	4,3	10	9,6	9,3	12,2	10,5	6,8	7,2	7	5,2	10,5	8,2	0	10,6	9,6	9,5	9,3	10,5	9	9,2	16,3	0,5



QA16. To what extent has the problem been resolved?

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	2113	1067	1046	346	605	557	605	346	605	557	288	318	431	897	785
Fully resolved	967 46%	469 44%	498 48%	170 49%	256 42%	236 42%	304 50%	170 49%	256 42%	236 42%	141 49%	163 51%	186 43%	415 46%	366 47%
Partly resolved	481 23%	240 22%	241 23%	82 24%	151 25%	144 26%	104 17%	82 24%	151 25%	144 26%	45 16%	59 18%	107 25%	190 21%	184 23%
Not yet resolved but I was informed that the investigation is ongoing	175 8%	94 9%	80 8%	33 10%	61 10%	44 8%	37 6%	33 10%	61 10%	44 8%	22 8%	14 4%	41 9%	71 8%	63 8%
Not yet resolved and I have not received any reply	217 10%	111 10%	106 10%	27 8%	61 10%	68 12%	61 10%	27 8%	61 10%	68 12%	29 10%	31 10%	44 10%	104 12%	69 9%
Not resolved and I decided not to do anything about it	272 13%	152 14%	121 12%	33 10%	75 12%	65 12%	100 17%	33 10%	75 12%	65 12%	50 17%	50 16%	52 12%	117 13%	103 13%
Don't know	1 0	1 0	0 0	0 0	1 0	0 0	0 0	0 0	1 0	0 0	0 0	0 0	0 0	1 0	0 0

QA16. To what extent has the problem been resolved?

FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	2113	136	966	1011	241	859	241	181	130	98	363	1155	957	222	1891	444	967	700	602	1511	1990	101	21
Fully resolved	967	57	437	473	94	375	112	93	55	38	199	488	479	78	889	208	419	339	281	686	932	32	3
	46%	42%	45%	47%	39%	44%	47%	52%	42%	39%	55%	42%	50%	35%	47%	47%	43%	48%	47%	45%	47%	32%	14%
Partly resolved	481	36	221	224	60	212	48	41	35	22	64	278	203	29	452	107	245	130	129	352	449	26	6
	23%	27%	23%	22%	25%	25%	20%	22%	27%	22%	18%	24%	21%	13%	24%	24%	25%	19%	21%	23%	23%	25%	27%
Not yet resolved but I was informed that the investigation is ongoing	175	17	78	80	27	87	19	15	4	5	19	103	72	6	169	46	85	44	63	112	153	16	6
	8%	12%	8%	8%	11%	10%	8%	8%	3%	5%	5%	9%	7%	3%	9%	10%	9%	6%	10%	7%	8%	16%	27%
Not yet resolved and I have not received any reply	217	13	103	100	29	76	32	13	18	15	33	139	78	26	191	43	89	85	58	158	202	13	2
	10%	10%	11%	10%	12%	9%	13%	7%	14%	16%	9%	12%	8%	12%	10%	10%	9%	12%	10%	10%	10%	13%	9%
Not resolved and I decided not to do anything about it	272	13	127	133	31	109	30	19	18	18	47	146	125	83	189	41	129	103	69	203	253	14	5
	13%	9%	13%	13%	13%	13%	13%	10%	14%	18%	13%	13%	13%	38%	10%	9%	13%	15%	12%	13%	13%	14%	23%
Don't know	1	0	1	0	0	0	0	0	0	0	1	1	0	0	1	1	0	0	1	0	0	1	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1%	0

QA17A. How long did the problem last until it was fully resolved?

FILTER: ASK QA17A IF QA16 = 1

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	967	469	498	170	256	236	304	170	256	236	141	163	186	415	366
Less than one day	158	70	88	34	43	36	45	34	43	36	24	21	35	68	55
	16%	15%	18%	20%	17%	15%	15%	20%	17%	15%	17%	13%	19%	16%	15%
One day to less than a week	316	161	155	46	85	73	112	46	85	73	51	61	52	137	127
	33%	34%	31%	27%	33%	31%	37%	27%	33%	31%	36%	37%	28%	33%	35%
One week to less than one month	259	130	128	47	72	75	64	47	72	75	29	35	52	103	104
	27%	28%	26%	28%	28%	32%	21%	28%	28%	32%	21%	21%	28%	25%	28%
One month to less than three months	141	65	77	30	29	34	48	30	29	34	24	24	31	62	48
	15%	14%	15%	18%	11%	14%	16%	18%	11%	14%	17%	14%	17%	15%	13%
Three months to less than six months	63	31	32	7	19	12	25	7	19	12	6	19	11	26	25
	6%	7%	6%	4%	8%	5%	8%	4%	8%	5%	4%	12%	6%	6%	7%
Six months to less than a year	23	9	14	5	6	4	8	5	6	4	5	4	3	14	7
	2%	2%	3%	3%	2%	2%	3%	3%	2%	2%	3%	2%	2%	3%	2%
A year or more	7	3	4	1	1	3	2	1	1	3	2	0	1	5	1
	1%	1%	1%	1%	0	1%	1%	1%	0	1%	1%	0	1%	1%	0
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL 'LESS THAN A MONTH'	733	362	372	127	201	184	221	127	201	184	104	117	140	309	285
	76%	77%	75%	75%	78%	78%	73%	75%	78%	78%	74%	72%	75%	74%	78%

QA17A. How long did the problem last until it was fully resolved?

FILTER: ASK QA17A IF QA16 = 1

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	967	469	498	170	256	236	304	170	256	236	141	163	186	415	366
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	204 21%	95 20%	109 22%	38 22%	48 19%	46 19%	73 24%	38 22%	48 19%	46 19%	30 21%	42 26%	43 23%	88 21%	74 20%
TOTAL 'SIX MONTHS OR MORE'	30 3%	12 3%	17 3%	6 3%	7 3%	7 3%	10 3%	6 3%	7 3%	7 3%	7 5%	4 2%	4 2%	18 4%	7 2%

QA17A. How long did the problem last until it was fully resolved?

FILTER: ASK QA17A IF QA16 = 1

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	967	57	437	473	94	375	112	93	55	38	199	488	479	78	889	208	419	339	281	686	932	32	3
Less than one day	158	20	68	70	19	51	24	20	9	7	28	78	80	22	136	50	48	60	46	112	152	5	1
	16%	35%	16%	15%	20%	14%	22%	21%	17%	18%	14%	16%	17%	29%	15%	24%	12%	18%	16%	16%	16%	15%	35%
One day to less than a week	316	19	142	156	37	119	41	23	19	11	65	156	160	28	288	62	137	118	100	216	305	11	1
	33%	33%	32%	33%	40%	32%	37%	25%	35%	30%	33%	32%	33%	37%	32%	30%	33%	35%	36%	32%	33%	34%	32%
One week to less than one month	259	6	121	132	21	107	26	32	14	11	48	135	123	20	239	62	118	80	67	192	252	6	1
	27%	10%	28%	28%	22%	29%	23%	34%	25%	28%	24%	28%	26%	26%	27%	30%	28%	23%	24%	28%	27%	18%	33%
One month to less than three months	141	4	67	71	9	61	12	14	6	7	31	69	72	5	136	25	66	49	43	98	139	2	0
	15%	7%	15%	15%	9%	16%	11%	15%	12%	19%	16%	14%	15%	6%	15%	12%	16%	14%	15%	14%	15%	6%	0
Three months to less than six months	63	6	23	33	6	23	5	3	6	2	19	35	28	0	63	8	33	21	17	46	57	6	0
	6%	11%	5%	7%	6%	6%	4%	4%	10%	5%	9%	7%	6%	0	7%	4%	8%	6%	6%	7%	6%	18%	0
Six months to less than a year	23	1	13	9	1	11	3	1	1	0	7	12	11	2	21	1	13	10	7	16	21	2	0
	2%	2%	3%	2%	1%	3%	3%	1%	2%	0	3%	2%	2%	2%	2%	0	3%	3%	2%	2%	2%	6%	0
A year or more	7	1	4	2	2	3	1	0	0	0	1	3	4	0	7	0	5	2	2	5	6	1	0
	1%	2%	1%	0	2%	1%	1%	0	0	0	0	1%	1%	0	1%	0	1%	1%	1%	1%	1%	3%	0
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL 'LESS THAN A MONTH'	733	45	331	358	77	277	92	75	42	29	142	370	364	71	663	173	303	258	213	520	709	21	3
	76%	79%	76%	76%	82%	74%	81%	80%	76%	76%	71%	76%	76%	91%	74%	83%	72%	76%	76%	76%	76%	67%	100%

QA17A. How long did the problem last until it was fully resolved?

FILTER: ASK QA17A IF QA16 = 1

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	967	57	437	473	94	375	112	93	55	38	199	488	479	78	889	208	419	339	281	686	932	32	3
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	204 21%	10 18%	90 21%	104 22%	14 15%	84 22%	17 15%	18 19%	12 22%	9 24%	50 25%	104 21%	100 21%	5 6%	199 22%	33 16%	100 24%	70 21%	60 21%	144 21%	196 21%	8 24%	0 0
TOTAL 'SIX MONTHS OR MORE'	30 3%	2 3%	16 4%	11 2%	3 3%	14 4%	4 3%	1 1%	1 2%	0 0	7 4%	14 3%	15 3%	2 2%	28 3%	1 0	17 4%	12 3%	8 3%	21 3%	27 3%	3 9%	0 0

QA17B. How long did the problem last until it was partly resolved?

FILTER: ASK QA17B IF QA16 = 2

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	481	240	241	82	151	144	104	82	151	144	45	59	107	190	184
Less than one day	26	16	10	8	8	7	4	8	8	7	2	2	7	5	14
	5%	7%	4%	10%	5%	5%	3%	10%	5%	5%	4%	3%	7%	3%	8%
One day to less than a week	129	63	67	24	42	37	26	24	42	37	13	14	27	57	45
	27%	26%	28%	29%	28%	26%	25%	29%	28%	26%	28%	24%	25%	30%	25%
One week to less than one month	178	87	91	26	60	61	30	26	60	61	13	17	40	71	67
	37%	36%	38%	31%	40%	43%	29%	31%	40%	43%	30%	28%	37%	37%	37%
One month to less than three months	92	48	45	15	31	22	24	15	31	22	11	14	19	39	35
	19%	20%	19%	18%	20%	16%	24%	18%	20%	16%	24%	23%	18%	20%	19%
Three months to less than six months	29	15	15	4	4	10	12	4	4	10	3	9	4	10	16
	6%	6%	6%	5%	2%	7%	12%	5%	2%	7%	7%	16%	4%	5%	9%
Six months to less than a year	14	5	9	3	4	4	3	3	4	4	3	0	6	5	3
	3%	2%	4%	4%	3%	3%	3%	4%	3%	3%	6%	0	6%	3%	2%
A year or more	12	7	5	3	2	3	4	3	2	3	1	4	4	4	4
	2%	3%	2%	3%	1%	2%	4%	3%	1%	2%	2%	6%	4%	2%	2%
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL 'LESS THAN A MONTH'	333	166	167	58	111	105	60	58	111	105	28	32	74	133	127
	69%	69%	69%	70%	73%	73%	58%	70%	73%	73%	61%	55%	69%	70%	69%

QA17B. How long did the problem last until it was partly resolved?

FILTER: ASK QA17B IF QA16 = 2

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	481	240	241	82	151	144	104	82	151	144	45	59	107	190	184
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	122 25%	62 26%	59 25%	19 23%	34 23%	32 22%	37 35%	19 23%	34 23%	32 22%	14 30%	23 39%	23 22%	48 26%	50 27%
TOTAL 'SIX MONTHS OR MORE'	26 5%	12 5%	14 6%	6 7%	6 4%	7 5%	7 7%	6 7%	6 4%	7 5%	4 8%	4 6%	10 10%	9 5%	7 4%



QA17B. How long did the problem last until it was partly resolved?

FILTER: ASK QA17B IF QA16 = 2

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	481	36	221	224	60	212	48	41	35	22	64	278	203	29	452	107	245	130	129	352	449	26	6
Less than one day	26	2	10	14	2	10	4	5	2	1	3	18	9	4	22	9	12	6	4	22	24	1	1
	5%	5%	5%	6%	3%	5%	8%	12%	5%	5%	4%	6%	4%	13%	5%	8%	5%	4%	3%	6%	5%	4%	18%
One day to less than a week	129	15	58	56	18	56	11	13	9	5	17	70	59	9	121	29	65	36	44	85	122	6	1
	27%	41%	26%	25%	30%	27%	24%	33%	25%	23%	26%	25%	29%	30%	27%	27%	27%	28%	34%	24%	27%	25%	14%
One week to less than one month	178	14	89	75	22	83	18	12	13	9	21	103	75	11	167	39	96	43	52	126	170	7	0
	37%	38%	40%	33%	36%	39%	38%	30%	36%	44%	33%	37%	37%	37%	37%	36%	39%	33%	40%	36%	38%	29%	0
One month to less than three months	92	1	38	53	14	45	8	6	6	5	9	57	36	0	92	23	47	23	15	77	81	8	4
	19%	2%	17%	24%	24%	21%	16%	16%	17%	24%	14%	20%	18%	0	20%	21%	19%	17%	12%	22%	18%	30%	68%
Three months to less than six months	29	2	11	17	2	10	5	1	2	0	9	15	14	1	28	5	13	12	7	22	29	0	0
	6%	5%	5%	8%	3%	5%	10%	2%	5%	0	14%	5%	7%	3%	6%	4%	5%	9%	5%	6%	7%	0	0
Six months to less than a year	14	1	10	3	2	5	1	2	3	0	1	9	5	3	11	1	6	7	2	12	12	2	0
	3%	3%	4%	1%	3%	2%	2%	5%	9%	0	1%	3%	2%	10%	2%	1%	2%	5%	2%	3%	3%	8%	0
A year or more	12	2	5	5	0	3	1	1	1	1	5	6	6	2	10	2	7	3	5	7	11	1	0
	2%	5%	2%	2%	0	1%	2%	2%	3%	5%	8%	2%	3%	6%	2%	2%	3%	2%	4%	2%	2%	4%	0
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL 'LESS THAN A MONTH'	333	31	157	145	42	149	33	30	23	15	40	191	142	23	310	76	172	85	100	233	317	15	2
	69%	85%	71%	65%	70%	70%	70%	75%	66%	71%	63%	69%	70%	80%	69%	72%	70%	65%	78%	66%	70%	58%	32%

QA17B. How long did the problem last until it was partly resolved?

FILTER: ASK QA17B IF QA16 = 2

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	481	36	221	224	60	212	48	41	35	22	64	278	203	29	452	107	245	130	129	352	449	26	6
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	122 25%	3 7%	49 22%	70 31%	16 27%	55 26%	13 26%	7 18%	8 22%	5 24%	18 28%	72 26%	50 25%	1 3%	121 27%	27 26%	60 24%	35 27%	22 17%	100 28%	110 25%	8 30%	4 68%
TOTAL 'SIX MONTHS OR MORE'	26 5%	3 8%	14 7%	8 4%	2 3%	8 4%	2 4%	3 7%	4 11%	1 5%	6 9%	15 5%	11 5%	5 17%	21 5%	3 3%	13 5%	10 8%	7 5%	19 5%	23 5%	3 12%	0 0

QA17C. How long has the problem lasted so far?

FILTER: ASK QA17C IF QA16 = 3 OR 4

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	392	205	186	60	122	112	97	60	122	112	52	46	85	175	132
Less than one day	8 2%	6 3%	2 1%	0 0%	4 3%	2 2%	2 2%	0 0%	4 3%	2 2%	2 4%	0 0%	1 1%	5 3%	2 1%
One day to less than a week	30 8%	18 9%	12 6%	8 13%	11 9%	6 6%	5 5%	8 13%	11 9%	6 6%	3 6%	2 4%	10 11%	12 7%	8 6%
One week to less than one month	66 17%	33 16%	32 17%	9 14%	26 21%	18 16%	14 14%	9 14%	26 21%	18 16%	6 12%	8 18%	14 16%	26 15%	27 20%
One month to less than three months	112 28%	50 24%	62 33%	18 30%	33 27%	40 35%	21 21%	18 30%	33 27%	40 35%	13 26%	7 16%	23 27%	50 28%	39 29%
Three months to less than six months	74 19%	33 16%	41 22%	16 27%	23 19%	19 17%	15 16%	16 27%	23 19%	19 17%	5 10%	10 22%	20 23%	30 17%	24 18%
Six months to less than a year	59 15%	38 19%	21 11%	6 10%	16 13%	17 16%	20 20%	6 10%	16 13%	17 16%	12 23%	8 17%	10 12%	31 18%	18 14%
A year or more	44 11%	27 13%	17 9%	4 6%	10 8%	10 9%	21 22%	4 6%	10 8%	10 9%	11 20%	10 23%	8 9%	22 13%	15 11%
Don't remember	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%
TOTAL 'LESS THAN A MONTH'	103 26%	58 28%	46 25%	16 27%	40 33%	26 23%	21 21%	16 27%	40 33%	26 23%	11 21%	10 22%	24 28%	42 24%	37 28%

QA17C. How long has the problem lasted so far?

FILTER: ASK QA17C IF QA16 = 3 OR 4

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	392	205	186	60	122	112	97	60	122	112	52	46	85	175	132
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	185 47%	83 40%	103 55%	34 57%	56 46%	59 53%	36 37%	34 57%	56 46%	59 53%	19 36%	17 38%	43 51%	80 46%	62 47%
TOTAL 'SIX MONTHS OR MORE'	103 26%	65 32%	38 20%	9 16%	25 21%	27 24%	41 42%	9 16%	25 21%	27 24%	22 43%	18 40%	18 21%	53 30%	33 25%

QA17C. How long has the problem lasted so far?

FILTER: ASK QA17C IF QA16 = 3 OR 4

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	392	30	181	181	56	163	50	28	22	20	52	242	149	31	360	89	174	129	121	270	355	29	8
Less than one day	8 2%	0 0%	3 2%	5 3%	1 2%	3 2%	2 4%	1 3%	0 0%	1 5%	0 0%	3 1%	5 3%	2 6%	6 2%	1 1%	2 1%	5 4%	3 2%	5 2%	8 2%	0 0%	0 0%
One day to less than a week	30 8%	7 23%	13 7%	9 5%	7 12%	12 8%	3 6%	3 10%	1 4%	1 5%	3 6%	16 7%	13 9%	2 6%	28 8%	8 8%	15 9%	7 5%	17 14%	12 5%	25 7%	4 13%	1 13%
One week to less than one month	66 17%	8 27%	31 17%	27 15%	5 9%	30 19%	14 27%	3 11%	5 22%	3 15%	6 12%	45 19%	21 14%	3 9%	63 17%	14 16%	30 17%	22 17%	21 17%	45 17%	58 16%	5 17%	3 38%
One month to less than three months	112 28%	4 14%	48 26%	60 33%	18 32%	55 34%	10 19%	10 35%	6 26%	5 23%	9 17%	67 28%	45 30%	10 31%	102 28%	36 40%	44 25%	32 25%	33 28%	78 29%	98 27%	13 45%	1 13%
Three months to less than six months	74 19%	7 22%	32 18%	35 19%	10 17%	21 13%	10 21%	9 34%	4 18%	6 29%	14 26%	47 19%	27 18%	5 16%	69 19%	18 21%	34 19%	21 17%	20 17%	53 20%	66 19%	6 21%	2 21%
Six months to less than a year	59 15%	1 3%	31 17%	27 15%	9 15%	26 16%	6 12%	1 4%	4 17%	2 10%	11 21%	35 15%	24 16%	5 16%	54 15%	8 9%	31 18%	20 16%	17 14%	42 16%	57 16%	1 4%	1 14%
A year or more	44 11%	3 10%	23 12%	19 10%	8 13%	15 9%	6 11%	1 4%	3 13%	3 14%	9 18%	29 12%	15 10%	5 15%	39 11%	4 4%	18 10%	22 17%	9 8%	35 13%	44 12%	0 0%	0 0%
Don't remember	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%
TOTAL 'LESS THAN A MONTH'	103 26%	15 50%	48 26%	41 23%	12 22%	46 28%	19 37%	7 24%	6 27%	5 24%	9 17%	64 27%	39 26%	7 22%	96 27%	23 25%	47 27%	33 26%	41 34%	62 23%	90 25%	9 31%	4 52%

QA17C. How long has the problem lasted so far?

FILTER: ASK QA17C IF QA16 = 3 OR 4

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	392	30	181	181	56	163	50	28	22	20	52	242	149	31	360	89	174	129	121	270	355	29	8
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	185 47%	11 36%	80 44%	95 52%	28 49%	76 47%	20 40%	19 68%	10 43%	10 52%	22 43%	113 47%	72 48%	15 47%	171 47%	54 61%	78 45%	53 41%	54 44%	131 49%	164 46%	19 66%	3 35%
TOTAL 'SIX MONTHS OR MORE'	103 26%	4 13%	54 30%	45 25%	16 29%	41 25%	12 23%	2 7%	7 30%	5 24%	20 39%	65 27%	38 26%	10 31%	93 26%	12 13%	49 28%	42 33%	26 22%	77 28%	101 28%	1 4%	1 14%

QA17D. How long did the problem last until you decided not to do anything about it?

FILTER: ASK QA17D IF QA16 = 5

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	272	152	121	33	75	65	100	33	75	65	50	50	52	117	103
Less than one day	21	12	9	1	5	5	10	1	5	5	3	7	5	12	4
	8%	8%	7%	3%	7%	7%	10%	3%	7%	7%	6%	13%	9%	10%	4%
One day to less than a week	51	31	20	8	15	12	16	8	15	12	12	4	8	24	19
	19%	20%	16%	23%	21%	18%	16%	23%	21%	18%	24%	8%	15%	20%	19%
One week to less than one month	55	37	17	10	13	13	18	10	13	13	6	12	13	24	18
	20%	24%	14%	31%	18%	21%	18%	31%	18%	21%	11%	24%	24%	21%	17%
One month to less than three months	48	24	24	4	15	14	15	4	15	14	7	8	7	23	19
	18%	16%	20%	12%	20%	22%	15%	12%	20%	22%	13%	16%	13%	19%	18%
Three months to less than six months	26	9	17	6	3	7	11	6	3	7	7	4	7	9	10
	10%	6%	14%	17%	4%	11%	11%	17%	4%	11%	14%	8%	14%	7%	10%
Six months to less than a year	34	15	19	2	10	7	16	2	10	7	12	4	8	12	15
	13%	10%	16%	6%	14%	10%	16%	6%	14%	10%	24%	8%	15%	10%	15%
A year or more	38	24	14	3	13	7	16	3	13	7	4	12	5	15	18
	14%	16%	11%	9%	17%	10%	16%	9%	17%	10%	8%	24%	9%	13%	18%
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL 'LESS THAN A MONTH'	126	80	46	19	34	30	43	19	34	30	21	23	25	60	41
	46%	53%	38%	57%	45%	46%	43%	57%	45%	46%	41%	45%	48%	51%	40%

QA17D. How long did the problem last until you decided not to do anything about it?

FILTER: ASK QA17D IF QA16 = 5

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	272	152	121	33	75	65	100	33	75	65	50	50	52	117	103
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	74 27%	33 22%	42 35%	9 28%	18 24%	22 33%	25 25%	9 28%	18 24%	22 33%	13 27%	12 24%	14 27%	31 27%	29 28%
TOTAL 'SIX MONTHS OR MORE'	72 27%	39 26%	33 27%	5 15%	23 30%	13 21%	31 31%	5 15%	23 30%	13 21%	16 32%	16 31%	13 24%	26 22%	33 32%



QA17D. How long did the problem last until you decided not to do anything about it?

FILTER: ASK QA17D IF QA16 = 5

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	272	13	127	133	31	109	30	19	18	18	47	146	125	83	189	41	129	103	69	203	253	14	5
Less than one day	21	1	9	11	1	6	2	0	1	2	9	11	10	13	8	2	9	10	3	18	20	1	0
	8%	8%	7%	8%	3%	5%	7%	0	6%	11%	18%	7%	8%	16%	4%	5%	7%	10%	4%	9%	8%	7%	0
One day to less than a week	51	4	19	28	5	27	6	3	3	4	3	28	22	15	36	11	27	13	13	38	47	1	2
	19%	30%	15%	21%	15%	25%	19%	16%	17%	22%	6%	19%	18%	18%	19%	28%	21%	12%	18%	19%	18%	7%	40%
One week to less than one month	55	4	22	28	6	21	7	5	8	2	7	23	31	14	41	14	23	17	17	37	47	8	0
	20%	32%	18%	21%	19%	19%	22%	25%	44%	11%	14%	16%	25%	17%	21%	35%	18%	17%	25%	18%	19%	56%	0
One month to less than three months	48	1	25	22	6	21	4	3	2	4	8	30	18	9	39	6	28	14	8	40	45	3	0
	18%	7%	20%	16%	20%	19%	12%	15%	10%	23%	17%	21%	14%	11%	21%	14%	22%	14%	11%	20%	18%	22%	0
Three months to less than six months	26	2	10	14	2	7	3	4	2	3	7	15	11	10	17	4	12	10	6	20	25	0	1
	10%	16%	8%	11%	6%	6%	9%	20%	11%	15%	14%	10%	9%	11%	9%	10%	9%	10%	9%	10%	10%	0	19%
Six months to less than a year	34	0	23	12	2	15	6	3	2	2	5	16	18	10	24	3	17	15	12	22	33	1	1
	13%	0	18%	9%	6%	14%	18%	15%	12%	12%	10%	11%	15%	12%	13%	6%	13%	15%	18%	11%	13%	7%	20%
A year or more	38	1	18	18	10	12	4	2	0	1	10	22	14	13	25	1	14	23	10	28	37	0	1
	14%	8%	15%	14%	30%	11%	12%	10%	0	6%	21%	15%	11%	16%	13%	2%	11%	23%	14%	14%	15%	0	20%
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL 'LESS THAN A MONTH'	126	9	50	67	12	54	14	8	12	8	18	62	63	42	84	28	58	40	33	93	113	10	2
	46%	70%	39%	50%	37%	50%	48%	40%	67%	44%	38%	43%	51%	50%	45%	68%	45%	39%	47%	46%	45%	71%	40%

QA17D. How long did the problem last until you decided not to do anything about it?

FILTER: ASK QA17D IF QA16 = 5

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	272	13	127	133	31	109	30	19	18	18	47	146	125	83	189	41	129	103	69	203	253	14	5
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	74 27%	3 22%	36 28%	36 27%	8 26%	28 26%	6 21%	7 34%	4 22%	7 38%	15 31%	45 31%	29 23%	18 22%	56 30%	10 24%	40 31%	24 24%	14 20%	60 30%	70 28%	3 22%	1 19%
TOTAL 'SIX MONTHS OR MORE'	72 27%	1 8%	41 33%	30 23%	11 37%	27 25%	9 31%	5 25%	2 12%	3 18%	15 31%	39 26%	33 26%	23 28%	49 26%	3 8%	30 23%	39 38%	22 32%	50 25%	69 27%	1 7%	2 40%

QA17T. Duration of the problem

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	2112	1066	1046	346	604	557	605	346	604	557	288	318	431	896	785
Less than one day	213	104	109	43	60	49	61	43	60	49	31	30	48	90	75
	10%	10%	10%	12%	10%	9%	10%	12%	10%	9%	11%	9%	11%	10%	10%
One day to less than a week	526	273	253	85	154	128	159	85	154	128	78	81	97	230	199
	25%	26%	24%	25%	25%	23%	26%	25%	25%	23%	27%	25%	22%	26%	25%
One week to less than one month	557	288	269	92	172	167	126	92	172	167	54	72	118	223	215
	26%	27%	26%	27%	28%	30%	21%	27%	28%	30%	19%	23%	27%	25%	27%
One month to less than three months	393	186	208	67	108	111	108	67	108	111	55	52	81	172	140
	19%	17%	20%	19%	18%	20%	18%	19%	18%	20%	19%	17%	19%	19%	18%
Three months to less than six months	192	87	105	33	49	48	62	33	49	48	21	42	43	75	75
	9%	8%	10%	10%	8%	9%	10%	10%	8%	9%	7%	13%	10%	8%	10%
Six months to less than a year	130	68	62	15	36	32	47	15	36	32	31	15	27	61	43
	6%	6%	6%	4%	6%	6%	8%	4%	6%	6%	11%	5%	6%	7%	5%
A year or more	100	60	40	10	25	22	43	10	25	22	17	26	18	45	37
	5%	6%	4%	3%	4%	4%	7%	3%	4%	4%	6%	8%	4%	5%	5%
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL 'LESS THAN A MONTH'	1296	665	631	220	386	345	345	220	386	345	163	182	263	543	490
	61%	62%	60%	64%	64%	62%	57%	64%	64%	62%	57%	57%	61%	61%	62%

QA17T. Duration of the problem

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	2112	1066	1046	346	604	557	605	346	604	557	288	318	431	896	785
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	586 28%	273 26%	313 30%	100 29%	157 26%	158 28%	170 28%	100 29%	157 26%	158 28%	76 26%	94 30%	123 29%	248 28%	215 27%
TOTAL 'SIX MONTHS OR MORE'	231 11%	128 12%	102 10%	26 7%	61 10%	54 10%	90 15%	26 7%	61 10%	54 10%	49 17%	41 13%	45 10%	106 12%	80 10%

QA17T. Duration of the problem

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	2112	136	965	1011	241	859	241	181	130	98	362	1154	957	222	1890	444	967	700	601	1511	1990	100	21
Less than one day	213	23	90	100	23	70	32	26	12	11	40	109	104	41	172	62	71	80	56	157	204	7	2
	10%	17%	9%	10%	9%	8%	13%	14%	9%	11%	11%	9%	11%	19%	9%	14%	7%	11%	9%	10%	10%	7%	10%
One day to less than a week	526	45	232	249	67	214	61	43	32	21	88	271	255	54	472	109	243	173	175	351	498	22	5
	25%	33%	24%	25%	28%	25%	25%	24%	25%	22%	24%	24%	27%	24%	25%	25%	25%	25%	29%	23%	25%	22%	23%
One week to less than one month	557	32	263	261	53	242	64	52	39	25	82	307	250	48	509	129	267	162	157	400	527	26	4
	26%	24%	27%	26%	22%	28%	27%	29%	30%	26%	23%	27%	26%	22%	27%	29%	28%	23%	26%	26%	26%	26%	18%
One month to less than three months	393	10	178	205	47	182	33	33	20	21	57	223	171	24	370	90	186	117	99	294	363	26	5
	19%	7%	18%	20%	19%	21%	14%	18%	15%	22%	16%	19%	18%	11%	20%	20%	19%	17%	17%	19%	18%	26%	23%
Three months to less than six months	192	17	76	100	19	61	23	17	13	10	48	112	81	15	177	35	92	65	51	142	178	12	3
	9%	12%	8%	10%	8%	7%	10%	10%	10%	11%	13%	10%	8%	7%	9%	8%	9%	9%	8%	9%	9%	12%	12%
Six months to less than a year	130	3	76	51	13	58	16	7	10	4	23	72	58	20	110	12	66	52	38	92	122	6	2
	6%	2%	8%	5%	6%	7%	6%	4%	8%	4%	6%	6%	6%	9%	6%	3%	7%	7%	6%	6%	6%	6%	10%
A year or more	100	7	49	44	19	33	11	4	4	5	25	60	39	20	81	7	43	51	26	75	98	2	1
	5%	5%	5%	4%	8%	4%	5%	2%	3%	5%	7%	5%	4%	9%	4%	2%	4%	7%	4%	5%	5%	2%	5%
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL 'LESS THAN A MONTH'	1296	100	585	611	143	526	158	120	83	57	209	687	608	143	1153	300	580	416	387	908	1229	55	11
	61%	73%	61%	60%	59%	61%	66%	66%	64%	59%	58%	60%	64%	64%	61%	68%	60%	59%	64%	60%	62%	55%	50%

QA17T. Duration of the problem

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	2112	136	965	1011	241	859	241	181	130	98	362	1154	957	222	1890	444	967	700	601	1511	1990	100	21
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	586 28%	26 19%	254 26%	305 30%	66 27%	243 28%	57 23%	51 28%	33 26%	32 32%	105 29%	334 29%	252 26%	39 18%	547 29%	125 28%	278 29%	182 26%	150 25%	436 29%	541 27%	37 37%	7 35%
TOTAL 'SIX MONTHS OR MORE'	231 11%	10 7%	126 13%	95 9%	32 13%	90 10%	27 11%	10 6%	14 11%	9 9%	48 13%	132 11%	97 10%	40 18%	191 10%	19 4%	109 11%	102 15%	64 11%	167 11%	220 11%	8 8%	3 14%

QA18. Thank you for reporting on your most serious problem.

With which of the goods or services listed below did you experience your SECOND most serious problem (i.e. that caused you the second most trouble or cost) in the last 12 months?

If your second most serious problem is with the same type of goods or services as your most serious problem, please select this category again.

This is the final problem we ask you to provide information on.

	GENDER			AGE				AGE_New					SUBJECTIVE URBANISATION		
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	1509	769	740	251	417	401	440	251	417	401	201	239	322	655	533
Mobile telephone services	79 5%	45 6%	34 5%	10 4%	27 6%	26 6%	16 4%	10 4%	27 6%	26 6%	9 4%	8 3%	17 5%	33 5%	29 6%
Electricity services	134 9%	72 9%	62 8%	21 8%	38 9%	38 9%	38 9%	21 8%	38 9%	38 9%	14 7%	24 10%	32 10%	54 8%	48 9%
Loans or credit	51 3%	27 3%	24 3%	13 5%	16 4%	13 3%	10 2%	13 5%	16 4%	13 3%	7 3%	3 1%	14 4%	23 3%	15 3%
Credit cards	105 7%	63 8%	42 6%	22 9%	32 8%	27 7%	25 6%	22 9%	32 8%	27 7%	17 8%	8 3%	17 5%	48 7%	40 8%
Large household appliances	86 6%	50 6%	36 5%	10 4%	37 9%	20 5%	19 4%	10 4%	37 9%	20 5%	9 5%	10 4%	17 5%	35 5%	33 6%
Train services	82 5%	34 4%	48 7%	25 10%	23 5%	26 6%	9 2%	25 10%	23 5%	26 6%	7 3%	2 1%	15 5%	40 6%	27 5%
Clothing, footwear and bags	192 13%	65 8%	127 17%	48 19%	52 12%	50 12%	43 10%	48 19%	52 12%	50 12%	25 12%	18 8%	39 12%	83 13%	71 13%
Did not have another problem with these goods and services	775 51%	410 53%	364 49%	102 41%	194 46%	200 50%	279 63%	102 41%	194 46%	200 50%	115 57%	164 68%	171 53%	337 51%	267 50%
Don't know	4 0	2 0	2 0	0 0	0 0	2 0	2 0	0 0	0 0	2 0	0 0	2 1%	1 0	1 0	2 0

QA18. Thank you for reporting on your most serious problem.

With which of the goods or services listed below did you experience your SECOND most serious problem (i.e. that caused you the second most trouble or cost) in the last 12 months?

If your second most serious problem is with the same type of goods or services as your most serious problem, please select this category again.

This is the final problem we ask you to provide information on.

	ACHIEVED EDUCATION				OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU	
TOTAL	1509	99	707	703	159	611	166	127	100	70	274	835	673	161	1348	300	702	506	406	1103	1439	57	12	
Mobile telephone services	79	10	43	26	10	29	14	5	7	4	11	47	32	5	74	26	35	18	32	47	74	4	1	
	5%	10%	6%	4%	6%	5%	8%	4%	7%	6%	4%	6%	5%	3%	5%	9%	5%	4%	8%	4%	5%	7%	8%	
Electricity services	134	9	66	59	15	58	15	6	10	6	24	82	51	14	120	30	63	41	33	101	124	8	3	
	9%	9%	9%	8%	9%	10%	9%	4%	10%	9%	9%	10%	8%	9%	9%	10%	9%	8%	8%	9%	9%	14%	23%	
Loans or credit	51	10	20	21	10	29	4	4	1	1	3	31	20	3	48	8	37	7	15	36	45	6	1	
	3%	10%	3%	3%	6%	5%	2%	3%	1%	1%	1%	4%	3%	2%	4%	3%	5%	1%	4%	3%	3%	10%	7%	
Credit cards	105	2	46	58	14	55	12	9	3	4	8	59	46	5	100	20	62	23	33	73	97	8	1	
	7%	2%	6%	8%	9%	9%	7%	7%	3%	6%	3%	7%	7%	3%	7%	7%	9%	5%	8%	7%	7%	13%	7%	
Large household appliances	86	1	37	47	12	33	14	6	7	2	12	46	40	2	83	13	51	21	34	52	84	1	1	
	6%	1%	5%	7%	7%	5%	9%	5%	7%	3%	4%	6%	6%	1%	6%	4%	7%	4%	8%	5%	6%	2%	8%	
Train services	82	1	36	45	16	33	9	20	1	1	3	43	39	7	75	16	37	30	29	53	80	3	0	
	5%	1%	5%	6%	10%	5%	5%	15%	1%	2%	1%	5%	6%	4%	6%	5%	5%	6%	7%	5%	6%	5%	0	
Clothing, footwear and bags	192	9	89	94	19	87	20	22	10	12	23	93	100	13	179	45	88	59	35	158	185	4	3	
	13%	9%	13%	13%	12%	14%	12%	17%	10%	16%	8%	11%	15%	8%	13%	15%	13%	12%	9%	14%	13%	8%	24%	
Did not have another problem with these goods and services	775	57	368	350	65	284	78	56	62	41	190	432	343	111	664	142	328	305	194	581	749	22	3	
	51%	58%	52%	50%	41%	46%	47%	44%	62%	58%	69%	52%	51%	69%	49%	47%	47%	60%	48%	53%	52%	39%	24%	
Don't know	4	0	2	2	1	2	0	0	0	0	1	2	2	0	4	1	1	2	1	3	3	1	0	
	0	0	0	0	1%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2%	0	



QB1. You indicated you experienced a problem with electricity services over the last 12 months.  
 What type of electricity service did you have when you experienced the problem?

FILTER: ASK QB1 TO QB18 IF "ELECTRICITY SERVICES", CODE 2, IS THE ONLY CHOICE IN DS2A OR DS2B; OR "ELECTRICITY SERVICES", CODE 1, IN DS3; OR "ELECTRICITY SERVICES", CODE 1, IN QA18 OR QB18 OR QC18 OR QD18 OR QE18 OR QF18

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	779	396	384	100	204	207	268	100	204	207	120	148	152	350	277
Electricity subscription ( <i>with regular payments</i> )	399	199	200	39	106	107	148	39	106	107	69	79	77	178	145
	51%	50%	52%	39%	52%	52%	55%	39%	52%	52%	58%	53%	50%	51%	52%
Prepaid electricity ( <i>with payment upfront</i> )	145	77	68	31	38	35	41	31	38	35	16	25	30	63	52
	19%	19%	18%	31%	19%	17%	15%	31%	19%	17%	13%	17%	20%	18%	19%
Electricity as part of a bundle with other services, e.g. gas, water, insurance etc. ( <i>subscription</i> )	138	75	64	24	40	38	36	24	40	38	19	17	24	68	46
	18%	19%	17%	24%	20%	18%	13%	24%	20%	18%	16%	12%	15%	19%	17%
Electricity as part of a bundle with other services, e.g. gas, water, insurance etc. ( <i>prepaid</i> )	40	18	22	5	14	8	13	5	14	8	8	5	7	16	17
	5%	4%	6%	5%	7%	4%	5%	5%	7%	4%	7%	3%	4%	5%	6%
Other	57	27	30	2	7	18	31	2	7	18	8	22	15	26	17
	7%	7%	8%	2%	3%	9%	11%	2%	3%	9%	7%	15%	10%	7%	6%
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QB1. You indicated you experienced a problem with electricity services over the last 12 months.  
 What type of electricity service did you have when you experienced the problem?

FILTER: ASK QB1 TO QB18 IF "ELECTRICITY SERVICES", CODE 2, IS THE ONLY CHOICE IN DS2A OR DS2B; OR "ELECTRICITY SERVICES", CODE 1, IN DS3; OR "ELECTRICITY SERVICES", CODE 1, IN QA18 OR QB18 OR QC18 OR QD18 OR QE18 OR QF18

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	779	64	350	366	83	323	79	49	48	40	156	434	343	77	702	137	346	296	248	532	0	0	0
Electricity subscription (with regular payments)	399	26	166	208	42	164	34	25	31	22	81	219	179	40	360	71	144	184	102	298	0	0	0
	51%	40%	47%	57%	50%	51%	43%	51%	65%	55%	52%	50%	52%	51%	51%	52%	42%	62%	41%	56%	0	0	0
Prepaid electricity (with payment upfront)	145	16	67	62	18	54	20	12	8	6	27	90	55	13	132	22	82	41	60	85	0	0	0
	19%	25%	19%	17%	22%	17%	26%	23%	16%	15%	18%	21%	16%	17%	19%	16%	24%	14%	24%	16%	0	0	0
Electricity as part of a bundle with other services, e.g. gas, water, insurance etc. (subscription)	138	13	68	58	15	70	16	8	6	5	19	78	60	12	126	21	83	34	60	78	0	0	0
	18%	20%	19%	16%	18%	22%	20%	15%	12%	12%	12%	18%	17%	15%	18%	15%	24%	11%	24%	15%	0	0	0
Electricity as part of a bundle with other services, e.g. gas, water, insurance etc. (prepaid)	40	1	17	22	5	20	4	4	1	1	5	16	24	1	38	7	21	12	14	26	0	0	0
	5%	2%	5%	6%	6%	6%	5%	8%	2%	2%	3%	4%	7%	1%	5%	5%	6%	4%	6%	5%	0	0	0
Other	57	8	33	17	4	16	5	1	2	6	23	31	26	11	46	16	16	26	12	45	0	0	0
	7%	13%	9%	5%	5%	5%	6%	2%	4%	16%	15%	7%	8%	15%	7%	11%	5%	9%	5%	9%	0	0	0
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QB2. When did you sign up to this electricity service?

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	779	396	384	100	204	207	268	100	204	207	120	148	152	350	277
Less than 6 months ago	137	67	70	17	44	33	43	17	44	33	14	30	34	55	48
	18%	17%	18%	17%	21%	16%	16%	17%	21%	16%	11%	20%	23%	16%	17%
6 months to less than 12 months ago	184	91	93	43	57	39	46	43	57	39	20	26	39	87	59
	24%	23%	24%	43%	28%	19%	17%	43%	28%	19%	17%	17%	25%	25%	21%
12 months to less than 24 months ago	161	83	79	21	51	42	47	21	51	42	24	23	22	84	55
	21%	21%	21%	21%	25%	20%	18%	21%	25%	20%	20%	15%	15%	24%	20%
2 years to less than 5 years ago	126	66	60	14	34	36	43	14	34	36	18	25	22	55	49
	16%	17%	16%	14%	17%	17%	16%	14%	17%	17%	15%	17%	15%	16%	18%
5 years ago or more	170	89	81	6	19	57	89	6	19	57	43	46	35	69	66
	22%	23%	21%	6%	9%	27%	33%	6%	9%	27%	36%	31%	23%	20%	24%
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total 'Less than 6 months ago'	137	67	70	17	44	33	43	17	44	33	14	30	34	55	48
	18%	17%	18%	17%	21%	16%	16%	17%	21%	16%	11%	20%	23%	16%	17%
Total '6 months to less than 24 months'	346	174	172	64	108	81	93	64	108	81	45	49	61	170	115
	44%	44%	45%	64%	53%	39%	35%	64%	53%	39%	37%	33%	40%	49%	41%
Total '2 years ago or more'	296	155	141	19	53	92	132	19	53	92	61	70	57	124	115
	38%	39%	37%	19%	26%	45%	49%	19%	26%	45%	51%	47%	38%	36%	41%

QB2. When did you sign up to this electricity service?

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	779	64	350	366	83	323	79	49	48	40	156	434	343	77	702	137	346	296	248	532	0	0	0
Less than 6 months ago	137	14	59	64	16	58	16	8	5	8	26	72	66	15	122	137	0	0	41	96	0	0	0
	18%	22%	17%	18%	20%	18%	20%	16%	10%	19%	17%	17%	19%	20%	17%	100%	0	0	17%	18%	0	0	0
6 months to less than 12 months ago	184	18	88	78	19	71	31	21	10	8	25	102	82	10	174	0	184	0	82	103	0	0	0
	24%	28%	25%	21%	23%	22%	39%	43%	21%	20%	16%	23%	24%	13%	25%	0	53%	0	33%	19%	0	0	0
12 months to less than 24 months ago	161	14	67	80	15	88	10	9	12	7	22	88	74	10	151	0	161	0	60	102	0	0	0
	21%	22%	19%	22%	18%	27%	12%	19%	24%	17%	14%	20%	21%	13%	22%	0	47%	0	24%	19%	0	0	0
2 years to less than 5 years ago	126	7	50	69	17	48	14	6	9	5	27	73	54	11	116	0	0	126	42	85	0	0	0
	16%	11%	14%	19%	21%	15%	18%	11%	18%	12%	18%	17%	16%	14%	16%	0	0	43%	17%	16%	0	0	0
5 years ago or more	170	11	85	74	16	59	9	6	13	13	55	100	68	31	139	0	0	170	24	146	0	0	0
	22%	17%	24%	20%	19%	18%	11%	11%	26%	32%	35%	23%	20%	41%	20%	0	0	57%	10%	27%	0	0	0
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total 'Less than 6 months ago'	137	14	59	64	16	58	16	8	5	8	26	72	66	15	122	137	0	0	41	96	0	0	0
	18%	22%	17%	18%	20%	18%	20%	16%	10%	19%	17%	17%	19%	20%	17%	100%	0	0	17%	18%	0	0	0
Total '6 months to less than 24 months'	346	32	156	158	33	158	40	30	22	15	47	190	156	20	326	0	346	0	141	204	0	0	0
	44%	50%	44%	43%	40%	49%	51%	62%	45%	37%	30%	44%	45%	26%	46%	0	100%	0	57%	38%	0	0	0
Total '2 years ago or more'	296	18	135	143	33	107	23	11	22	17	83	172	122	42	254	0	0	296	66	231	0	0	0
	38%	28%	39%	39%	40%	33%	29%	22%	45%	44%	53%	40%	36%	54%	36%	0	0	100%	26%	43%	0	0	0

QB3A. How much did/do you pay for this electricity service (NOT including any over-/extra charges if applicable)?

If you are not sure, please give an estimate.

Please indicate the amount paid on average in [NATIONAL CURRENCY] per month:

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	779	396	384	100	204	207	268	100	204	207	120	148	152	350	277
EUR 0 - EUR 39	272	136	136	39	64	66	103	39	64	66	44	59	43	116	113
	35%	34%	36%	39%	31%	32%	38%	39%	31%	32%	37%	40%	28%	33%	41%
EUR 40 - EUR 69	182	93	89	17	58	49	56	17	58	49	24	32	40	89	52
	23%	23%	23%	17%	29%	24%	21%	17%	29%	24%	20%	22%	26%	25%	19%
EUR 70 - EUR 99	86	44	42	6	24	29	27	6	24	29	10	17	14	40	33
	11%	11%	11%	6%	12%	14%	10%	6%	12%	14%	8%	12%	9%	11%	12%
EUR 100 or more	154	73	82	18	36	43	58	18	36	43	30	27	34	67	54
	20%	18%	21%	18%	17%	21%	22%	18%	17%	21%	25%	18%	22%	19%	19%
I didn't/don't pay for this service	82	47	34	20	23	18	21	20	23	18	9	12	21	36	25
	10%	12%	9%	20%	11%	9%	8%	20%	11%	9%	8%	8%	14%	10%	9%
Don't know	4	3	1	1	0	0	3	1	0	0	2	1	1	2	1
	0	1%	0	1%	0	0	1%	1%	0	0	2%	1%	1%	1%	0
Average	83	81,4	84,5	77,5	76,9	87	86,2	77,5	76,9	87	88,4	84,3	92,1	78,9	83,3

QB3A. How much did/do you pay for this electricity service (NOT including any over-/extra charges if applicable)?

If you are not sure, please give an estimate.

Please indicate the amount paid on average in [NATIONAL CURRENCY] per month:

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	779	64	350	366	83	323	79	49	48	40	156	434	343	77	702	137	346	296	248	532	0	0	0
EUR 0 - EUR 39	272	14	117	141	24	122	16	22	8	14	67	153	119	30	243	55	113	104	85	187	0	0	0
	35%	22%	33%	39%	29%	38%	20%	44%	16%	36%	43%	35%	35%	38%	35%	40%	33%	35%	34%	35%	0	0	0
EUR 40 - EUR 69	182	19	92	71	20	77	22	9	16	6	33	103	78	19	163	29	85	68	59	122	0	0	0
	23%	30%	26%	19%	24%	24%	27%	19%	33%	14%	21%	24%	23%	24%	23%	21%	25%	23%	24%	23%	0	0	0
EUR 70 - EUR 99	86	7	46	33	10	37	5	3	11	5	15	45	40	9	77	18	32	36	24	62	0	0	0
	11%	11%	13%	9%	12%	11%	7%	6%	23%	12%	10%	10%	12%	12%	11%	13%	9%	12%	10%	12%	0	0	0
EUR 100 or more	154	11	55	88	19	63	21	5	9	7	30	86	68	13	141	16	74	64	49	105	0	0	0
	20%	17%	16%	24%	22%	20%	26%	10%	19%	18%	19%	20%	20%	17%	20%	12%	21%	22%	20%	20%	0	0	0
I didn't/don't pay for this service	82	12	39	31	10	24	14	10	5	8	11	45	37	7	75	19	39	24	29	53	0	0	0
	10%	19%	11%	9%	12%	7%	18%	21%	10%	20%	7%	10%	11%	9%	11%	14%	11%	8%	12%	10%	0	0	0
Don't know	4	1	1	2	1	1	1	0	0	0	1	2	2	0	4	1	2	1	1	3	0	0	0
	0	2%	0	0	1%	0	1%	0	0	0	1%	0	1%	0	1%	1%	1%	0	0	1%	0	0	0
Average	83	64,3	74,6	93,6	96,5	77,3	92	69,2	77,9	105,1	84,3	80,1	86,4	77,7	83,6	66,9	77,2	96,4	75,6	86,3	0	0	0

QB4. How did you sign up to this electricity service?

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	779	396	384	100	204	207	268	100	204	207	120	148	152	350	277
In person, at a shop or other sales point	167	83	84	18	52	44	53	18	52	44	15	38	40	70	57
	21%	21%	22%	17%	25%	22%	20%	17%	25%	22%	13%	26%	26%	20%	21%
Over the Internet, directly from the supplier	167	98	69	25	53	40	49	25	53	40	22	27	33	79	55
	21%	25%	18%	25%	26%	19%	18%	25%	26%	19%	18%	18%	21%	23%	20%
Over the Internet, through an intermediary (e.g. comparison website)	81	38	43	22	23	19	17	22	23	19	12	6	12	45	24
	10%	10%	11%	22%	11%	9%	7%	22%	11%	9%	10%	4%	8%	13%	9%
By mail order, delivery and postal services	39	19	20	11	10	7	11	11	10	7	4	7	6	24	9
	5%	5%	5%	11%	5%	3%	4%	11%	5%	3%	3%	5%	4%	7%	3%
By telephone	206	103	104	16	46	60	84	16	46	60	36	48	36	82	89
	26%	26%	27%	16%	23%	29%	31%	16%	23%	29%	30%	32%	24%	23%	32%
From a salesperson visiting the home	71	32	39	3	12	23	34	3	12	23	24	10	11	34	26
	9%	8%	10%	3%	6%	11%	13%	3%	6%	11%	20%	6%	7%	10%	9%
Other	48	24	24	5	9	15	20	5	9	15	7	13	14	16	18
	6%	6%	6%	5%	4%	7%	7%	5%	4%	7%	6%	9%	9%	5%	6%
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL 'OVER THE INTERNET'	248	135	112	47	76	58	66	47	76	58	33	33	45	125	78
	32%	34%	29%	47%	37%	28%	25%	47%	37%	28%	28%	22%	30%	36%	28%

QB4. How did you sign up to this electricity service?

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	779	396	384	100	204	207	268	100	204	207	120	148	152	350	277
TOTAL 'OTHER SALES CHANNELS'	532	260	271	53	128	148	202	53	128	148	87	115	107	225	199
	68%	66%	71%	53%	63%	72%	75%	53%	63%	72%	72%	78%	70%	64%	72%



QB4. How did you sign up to this electricity service?

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	779	64	350	366	83	323	79	49	48	40	156	434	343	77	702	137	346	296	248	532	0	0	0
In person, at a shop or other sales point	167	23	66	78	14	77	13	11	9	9	33	95	72	21	146	33	52	82	0	167	0	0	0
	21%	36%	19%	21%	17%	24%	16%	22%	18%	23%	21%	22%	21%	27%	21%	24%	15%	28%	0	31%	0	0	0
Over the Internet, directly from the supplier	167	8	79	80	15	79	24	10	5	4	30	74	93	10	157	30	82	55	167	0	0	0	0
	21%	13%	22%	22%	18%	24%	30%	19%	10%	9%	19%	17%	27%	13%	22%	22%	24%	18%	67%	0	0	0	0
Over the Internet, through an intermediary (e.g. comparison website)	81	14	39	28	9	34	13	6	3	7	10	44	37	3	78	11	59	11	81	0	0	0	0
	10%	22%	11%	8%	11%	11%	16%	11%	6%	17%	6%	10%	11%	4%	11%	8%	17%	4%	33%	0	0	0	0
By mail order, delivery and postal services	39	2	19	17	4	19	2	7	2	0	5	23	16	2	37	0	31	8	0	39	0	0	0
	5%	3%	6%	5%	5%	6%	2%	15%	4%	0	3%	5%	5%	2%	5%	0	9%	3%	0	7%	0	0	0
By telephone	206	12	91	104	23	73	24	9	14	11	52	122	83	27	179	39	92	75	0	206	0	0	0
	26%	19%	26%	28%	28%	23%	30%	18%	29%	27%	33%	28%	24%	35%	26%	29%	27%	25%	0	39%	0	0	0
From a salesperson visiting the home	71	3	35	34	14	24	1	3	10	7	12	47	24	6	65	17	21	33	0	71	0	0	0
	9%	5%	10%	9%	17%	8%	1%	6%	21%	17%	8%	11%	7%	8%	9%	12%	6%	11%	0	13%	0	0	0
Other	48	2	21	25	3	16	3	4	6	3	14	28	19	9	39	7	8	33	0	48	0	0	0
	6%	3%	6%	7%	4%	5%	3%	8%	12%	7%	9%	7%	5%	11%	6%	5%	2%	11%	0	9%	0	0	0
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL 'OVER THE INTERNET'	248	22	118	108	24	113	37	15	8	10	40	118	130	13	235	41	141	66	248	0	0	0	0
	32%	34%	34%	30%	29%	35%	47%	31%	16%	26%	25%	27%	38%	16%	33%	30%	41%	22%	100%	0	0	0	0

QB4. How did you sign up to this electricity service?

	Total	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU	
TOTAL	779	64	350	366	83	323	79	49	48	40	156	434	343	77	702	137	346	296	248	532	0	0	0	
TOTAL 'OTHER SALES CHANNELS'	532	42	232	258	59	210	42	34	40	29	116	316	213	65	467	96	204	231	0	532	0	0	0	
	68%	66%	66%	70%	71%	65%	53%	69%	84%	74%	75%	73%	62%	84%	67%	70%	59%	78%	0	100%	0	0	0	

QB6. Which of the items below describe the problem with the electricity service or with the supplier you obtained it from?  
Mark all that apply.

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
<b>TOTAL</b>	779	396	384	100	204	207	268	100	204	207	120	148	152	350	277
<b>CUSTOMER SERVICE</b>															
Poor customer or after-sales service	288 37%	150 38%	137 36%	34 34%	93 46%	73 35%	87 32%	34 34%	93 46%	73 35%	45 38%	42 28%	59 39%	123 35%	105 38%
<b>TARIFFS</b>															
Unclear or complex tariffs	285 37%	147 37%	138 36%	31 31%	67 33%	80 39%	107 40%	31 31%	67 33%	80 39%	48 40%	59 40%	56 37%	128 37%	101 36%
<b>BILLING AND PAYMENTS</b>															
Bill incorrect (e.g. inaccurate estimates of my consumption, I was overcharged or credit not reimbursed)	264 34%	119 30%	144 38%	26 26%	74 36%	69 33%	95 35%	26 26%	74 36%	69 33%	41 34%	54 36%	39 26%	109 31%	115 42%
Was charged for services I didn't purchase (e.g. extra options or bundled services)	105 13%	47 12%	58 15%	26 26%	38 19%	18 9%	23 9%	26 26%	38 19%	18 9%	12 10%	11 7%	22 14%	54 15%	29 10%
Disproportionate fees (e.g. for late payment)	60 8%	34 9%	26 7%	6 6%	13 6%	24 12%	16 6%	6 6%	13 6%	24 12%	7 5%	10 7%	6 4%	30 9%	24 9%
Had to pay an extra fee for reconnection to electricity supply after being disconnected	29 4%	19 5%	10 3%	3 3%	15 7%	9 4%	2 1%	3 3%	15 7%	9 4%	0 0	2 1%	4 2%	13 4%	12 4%
<b>MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES</b>															
Misleading or incorrect indication of price (e.g. hidden charges)	112 14%	58 15%	54 14%	7 7%	30 14%	30 15%	45 17%	7 7%	30 14%	30 15%	17 14%	28 19%	21 14%	44 13%	46 17%

QB6. Which of the items below describe the problem with the electricity service or with the supplier you obtained it from?  
Mark all that apply.

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city	
TOTAL	779	396	384	100	204	207	268	100	204	207	120	148	152	350	277	
Received false advice or advertising was misleading	80 10%	44 11%	36 9%	7 7%	19 9%	24 11%	31 11%	7 7%	19 9%	24 11%	14 12%	17 11%	20 13%	31 9%	29 11%	
Was put under pressure when signing up to the electricity service or in case of late payment	36 5%	21 5%	15 4%	4 4%	9 4%	12 6%	11 4%	4 4%	9 4%	12 6%	7 6%	4 3%	7 5%	13 4%	15 6%	
CONTRACTUAL ISSUES																
Missing or incomplete information in the contract (e.g. duration, condition for termination, identity of the supplier, etc.)	51 7%	25 6%	26 7%	5 5%	14 7%	15 7%	17 6%	5 5%	14 7%	15 7%	7 6%	11 7%	7 4%	19 5%	26 9%	
Problems terminating my contract or switching tariff	90 11%	42 11%	48 12%	15 15%	31 15%	21 10%	22 8%	15 15%	31 15%	21 10%	13 11%	9 6%	18 11%	38 11%	34 12%	
Contractual terms unfair or changed by service supplier without my consent (e.g. increase in price)	44 6%	23 6%	21 5%	10 10%	12 6%	9 5%	13 5%	10 10%	12 6%	9 5%	7 6%	6 4%	13 8%	20 6%	11 4%	
Could not cancel the contract within the cooling-off period	28 4%	16 4%	12 3%	5 5%	7 3%	6 3%	10 4%	5 5%	7 3%	6 3%	3 2%	7 5%	7 5%	13 4%	7 3%	
Contract was renewed without prior notice	16 2%	8 2%	8 2%	3 3%	2 1%	6 3%	6 2%	3 3%	2 1%	6 3%	2 2%	4 3%	3 2%	6 2%	7 3%	
SWITCHING SUPPLIER																

QB6. Which of the items below describe the problem with the electricity service or with the supplier you obtained it from?  
Mark all that apply.

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	779	396	384	100	204	207	268	100	204	207	120	148	152	350	277
Problems switching to another supplier	83 11%	45 11%	38 10%	9 9%	29 14%	18 9%	27 10%	9 9%	29 14%	18 9%	15 13%	12 8%	8 6%	38 11%	37 13%
Other problem	96 12%	47 12%	49 13%	9 9%	17 8%	23 11%	48 18%	9 9%	17 8%	23 11%	20 17%	28 19%	24 16%	40 11%	33 12%
Don't know	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
TOTAL 'CUSTOMER SERVICE'	288 37%	150 38%	137 36%	34 34%	93 46%	73 35%	87 32%	34 34%	93 46%	73 35%	45 38%	42 28%	59 39%	123 35%	105 38%
TOTAL 'TARIFFS'	285 37%	147 37%	138 36%	31 31%	67 33%	80 39%	107 40%	31 31%	67 33%	80 39%	48 40%	59 40%	56 37%	128 37%	101 36%
TOTAL 'BILLING AND PAYMENTS'	406 52%	197 50%	210 55%	59 59%	113 55%	103 50%	131 49%	59 59%	113 55%	103 50%	56 47%	75 50%	64 42%	187 53%	155 56%
TOTAL 'MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES'	198 25%	104 26%	94 24%	16 16%	48 24%	52 25%	81 30%	16 16%	48 24%	52 25%	35 29%	46 31%	38 25%	80 23%	80 29%
TOTAL 'CONTRACTUAL ISSUES'	192 25%	95 24%	97 25%	31 31%	53 26%	43 21%	64 24%	31 31%	53 26%	43 21%	29 24%	35 24%	38 25%	81 23%	73 26%
TOTAL 'SWITCHING SUPPLIER'	83 11%	45 11%	38 10%	9 9%	29 14%	18 9%	27 10%	9 9%	29 14%	18 9%	15 13%	12 8%	8 6%	38 11%	37 13%

QB6. Which of the items below describe the problem with the electricity service or with the supplier you obtained it from?  
Mark all that apply.

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	779	64	350	366	83	323	79	49	48	40	156	434	343	77	702	137	346	296	248	532	0	0	0
CUSTOMER SERVICE																							
Poor customer or after-sales service	288 37%	23 35%	110 31%	155 42%	45 54%	126 39%	26 33%	19 39%	14 28%	14 36%	43 28%	156 36%	131 38%	23 30%	264 38%	47 34%	137 40%	103 35%	102 41%	186 35%	0	0	0
TARIFFS																							
Unclear or complex tariffs	285 37%	18 28%	131 37%	136 37%	37 44%	113 35%	26 33%	11 23%	21 45%	15 38%	61 39%	163 37%	122 36%	22 28%	263 37%	56 41%	134 39%	95 32%	89 36%	196 37%	0	0	0
BILLING AND PAYMENTS																							
Bill incorrect (e.g. inaccurate estimates of my consumption, I was overcharged or credit not reimbursed)	264 34%	16 25%	116 33%	132 36%	29 35%	106 33%	24 31%	16 33%	17 35%	14 36%	57 36%	140 32%	123 36%	12 15%	252 36%	37 27%	113 33%	113 38%	88 36%	176 33%	0	0	0
Was charged for services I didn't purchase (e.g. extra options or bundled services)	105 13%	11 17%	42 12%	51 14%	17 20%	48 15%	15 18%	8 17%	4 9%	5 12%	8 5%	59 14%	46 13%	3 4%	102 14%	14 10%	67 19%	23 8%	43 17%	62 12%	0	0	0
Disproportionate fees (e.g. for late payment)	60 8%	5 8%	18 5%	37 10%	10 12%	32 10%	3 4%	3 5%	4 8%	2 5%	7 4%	38 9%	21 6%	3 4%	57 8%	8 6%	29 8%	24 8%	22 9%	38 7%	0	0	0
Had to pay an extra fee for reconnection to electricity supply after being disconnected	29 4%	2 3%	10 3%	17 5%	2 2%	16 5%	3 4%	2 4%	1 2%	3 8%	2 1%	19 4%	10 3%	2 2%	27 4%	6 4%	18 5%	5 2%	14 5%	15 3%	0	0	0
MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES																							
Misleading or incorrect indication of price (e.g. hidden charges)	112 14%	7 11%	41 12%	64 17%	16 20%	41 13%	6 7%	3 6%	9 19%	9 24%	27 17%	63 15%	49 14%	11 14%	101 14%	24 17%	56 16%	32 11%	31 13%	81 15%	0	0	0

QB6. Which of the items below describe the problem with the electricity service or with the supplier you obtained it from?  
Mark all that apply.

	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER				
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU	
TOTAL	779	64	350	366	83	323	79	49	48	40	156	434	343	77	702	137	346	296	248	532	0	0	0	
Received false advice or advertising was misleading	80 10%	5 8%	35 10%	40 11%	15 18%	27 8%	8 10%	1 2%	3 6%	8 19%	19 12%	52 12%	28 8%	3 5%	77 11%	14 10%	38 11%	28 9%	29 12%	51 10%	0	0	0	
Was put under pressure when signing up to the electricity service or in case of late payment	36 5%	1 2%	17 5%	17 5%	3 3%	14 4%	7 8%	1 2%	3 6%	4 9%	5 3%	22 5%	14 4%	4 5%	32 5%	7 5%	22 6%	6 2%	13 5%	23 4%	0	0	0	
CONTRACTUAL ISSUES																								
Missing or incomplete information in the contract (e.g. duration, condition for termination, identity of the supplier, etc.)	51 7%	3 5%	17 5%	31 9%	7 9%	24 7%	8 10%	3 6%	1 2%	3 7%	6 4%	25 6%	27 8%	8 10%	44 6%	13 10%	26 7%	12 4%	15 6%	36 7%	0	0	0	
Problems terminating my contract or switching tariff	90 11%	9 14%	38 11%	43 12%	19 22%	33 10%	8 10%	6 11%	7 14%	7 17%	11 7%	54 13%	35 10%	2 3%	88 12%	10 7%	45 13%	34 12%	36 15%	53 10%	0	0	0	
Contractual terms unfair or changed by service supplier without my consent (e.g. increase in price)	44 6%	3 4%	26 7%	15 4%	4 5%	14 4%	7 9%	2 3%	2 4%	10 24%	6 4%	29 7%	15 4%	2 2%	42 6%	9 6%	24 7%	10 4%	17 7%	26 5%	0	0	0	
Could not cancel the contract within the cooling-off period	28 4%	1 2%	15 4%	12 3%	5 6%	9 3%	1 1%	2 4%	3 6%	4 10%	5 3%	18 4%	10 3%	2 2%	26 4%	6 5%	19 5%	3 1%	9 4%	19 4%	0	0	0	
Contract was renewed without prior notice	16 2%	0 0	8 2%	8 2%	2 2%	7 2%	0 0	1 2%	1 2%	1 2%	5 3%	8 2%	8 2%	1 1%	15 2%	4 3%	9 3%	4 1%	8 3%	9 2%	0	0	0	
SWITCHING SUPPLIER																								

QB6. Which of the items below describe the problem with the electricity service or with the supplier you obtained it from?  
Mark all that apply.

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	779	64	350	366	83	323	79	49	48	40	156	434	343	77	702	137	346	296	248	532	0	0	0
Problems switching to another supplier	83	8	33	43	12	33	10	4	4	7	13	50	33	4	79	16	41	26	30	53	0	0	0
	11%	12%	9%	12%	14%	10%	13%	7%	8%	19%	8%	12%	10%	5%	11%	12%	12%	9%	12%	10%	0	0	0
Other problem	96	5	39	53	11	31	7	6	6	7	27	57	39	19	77	16	28	52	16	80	0	0	0
	12%	8%	11%	14%	13%	10%	9%	13%	12%	18%	18%	13%	11%	24%	11%	11%	8%	18%	7%	15%	0	0	0
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL 'CUSTOMER SERVICE'	288	23	110	155	45	126	26	19	14	14	43	156	131	23	264	47	137	103	102	186	0	0	0
	37%	35%	31%	42%	54%	39%	33%	39%	28%	36%	28%	36%	38%	30%	38%	34%	40%	35%	41%	35%	0	0	0
TOTAL 'TARIFFS'	285	18	131	136	37	113	26	11	21	15	61	163	122	22	263	56	134	95	89	196	0	0	0
	37%	28%	37%	37%	44%	35%	33%	23%	45%	38%	39%	37%	36%	28%	37%	41%	39%	32%	36%	37%	0	0	0
TOTAL 'BILLING AND PAYMENTS'	406	32	173	201	47	173	43	28	24	20	72	226	180	17	390	60	199	148	148	258	0	0	0
	52%	50%	49%	55%	56%	53%	54%	57%	50%	51%	46%	52%	52%	22%	56%	44%	57%	50%	60%	49%	0	0	0
TOTAL 'MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES'	198	13	82	103	27	71	20	5	13	14	48	121	77	14	184	38	100	60	67	131	0	0	0
	25%	20%	23%	28%	32%	22%	25%	9%	27%	36%	31%	28%	22%	19%	26%	28%	29%	20%	27%	25%	0	0	0
TOTAL 'CONTRACTUAL ISSUES'	192	15	86	91	30	72	21	10	13	14	31	110	81	12	180	38	97	57	76	116	0	0	0
	25%	23%	24%	25%	36%	22%	27%	20%	27%	36%	20%	25%	24%	16%	26%	28%	28%	19%	31%	22%	0	0	0
TOTAL 'SWITCHING SUPPLIER'	83	8	33	43	12	33	10	4	4	7	13	50	33	4	79	16	41	26	30	53	0	0	0
	11%	12%	9%	12%	14%	10%	13%	7%	8%	19%	8%	12%	10%	5%	11%	12%	12%	9%	12%	10%	0	0	0



QB7A2. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the supplier)? Mark 0 if you did not pay any over-/extra charges or hidden fees. If you are not sure, please give an estimate.

'The average is calculated based on all respondents who incurred over-/extra charges or hidden fees'

FILTER: ASK QB7A IF QB6 = 3 OR 4 OR 5 OR 6 OR 7 OR 12 OR 16

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	539	264	275	69	139	143	188	69	139	143	81	107	102	242	195
EUR 0	176	81	95	19	35	42	79	19	35	42	35	44	37	69	70
	33%	30%	35%	28%	25%	30%	42%	28%	25%	30%	43%	41%	37%	28%	36%
EUR 1 - EUR 9	27	17	10	3	5	4	14	3	5	4	6	9	3	14	10
	5%	6%	4%	5%	3%	3%	8%	5%	3%	3%	7%	8%	3%	6%	5%
EUR 10 - EUR 24	51	27	24	7	11	17	16	7	11	17	6	10	5	30	16
	9%	10%	9%	10%	8%	12%	8%	10%	8%	12%	7%	9%	5%	12%	8%
EUR 25 - EUR 99	151	75	77	21	46	40	44	21	46	40	19	25	22	73	56
	28%	28%	28%	30%	33%	28%	23%	30%	33%	28%	24%	23%	22%	30%	28%
More than EUR 100	128	64	64	17	40	39	32	17	40	39	13	19	31	55	42
	24%	24%	23%	24%	29%	27%	17%	24%	29%	27%	16%	18%	30%	23%	21%
Don't know	7	1	6	2	2	0	3	2	2	0	2	1	4	1	2
	1%	0	2%	3%	1%	0	2%	3%	1%	0	2%	1%	4%	0	1%
Average	198,8	148,5	251,6	249,2	214	224,1	137,3	249,2	214	224,1	90,7	170,1	188,3	183,7	225

QB7A2. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the supplier)? Mark 0 if you did not pay any over-/extra charges or hidden fees. If you are not sure, please give an estimate.

'The average is calculated based on all respondents who incurred over-/extra charges or hidden fees'

FILTER: ASK QB7A IF QB6 = 3 OR 4 OR 5 OR 6 OR 7 OR 12 OR 16

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	539	41	233	265	63	214	57	35	31	31	109	303	235	41	498	85	240	214	179	360	0	0	0
EUR 0	176	11	68	97	18	64	11	15	11	9	48	93	83	18	158	23	60	92	36	139	0	0	0
	33%	27%	29%	36%	29%	30%	20%	42%	35%	29%	44%	31%	35%	43%	32%	27%	25%	43%	20%	39%	0	0	0
EUR 1 - EUR 9	27	1	12	14	3	8	4	1	2	2	8	17	10	6	21	7	7	13	5	22	0	0	0
	5%	2%	5%	5%	4%	4%	7%	2%	6%	5%	7%	6%	4%	15%	4%	8%	3%	6%	3%	6%	0	0	0
EUR 10 - EUR 24	51	6	27	18	8	17	9	5	1	4	8	31	20	5	47	12	27	12	16	36	0	0	0
	9%	15%	11%	7%	12%	8%	15%	15%	3%	13%	7%	10%	9%	11%	9%	14%	11%	6%	9%	10%	0	0	0
EUR 25 - EUR 99	151	12	65	74	16	67	15	8	11	8	26	83	68	7	145	27	74	51	69	82	0	0	0
	28%	29%	28%	28%	25%	31%	27%	24%	36%	25%	24%	27%	29%	17%	29%	31%	31%	24%	39%	23%	0	0	0
More than EUR 100	128	9	58	60	18	57	17	5	5	7	19	75	52	5	123	15	67	45	52	76	0	0	0
	24%	22%	25%	23%	28%	27%	30%	14%	16%	22%	17%	25%	22%	12%	25%	18%	28%	21%	29%	21%	0	0	0
Don't know	7	2	4	1	1	1	1	1	1	2	0	4	2	1	6	2	4	1	1	6	0	0	0
	1%	5%	2%	0	2%	0	2%	2%	3%	6%	0	1%	1%	2%	1%	2%	2%	0	0	2%	0	0	0
Average	198,8	92,8	176,7	237,9	265,4	208,9	220,1	86,2	137,1	131,2	188,1	166,4	214,6	107	205	160,5	153,4	283,4	217,4	186,6	0	0	0

QB7A1. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the supplier)? Mark 0 if you did not pay any over-/extra charges or hidden fees. If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QB7A IF QB6 = 3 OR 4 OR 5 OR 6 OR 7 OR 12 OR 16

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	779	396	384	100	204	207	268	100	204	207	120	148	152	350	277
EUR 0	416	212	204	51	100	106	159	51	100	106	74	85	88	177	151
	53%	54%	53%	50%	49%	51%	59%	50%	49%	51%	62%	57%	58%	51%	55%
EUR 1 - EUR 9	27	17	10	3	5	4	14	3	5	4	6	9	3	14	10
	3%	4%	3%	3%	2%	2%	5%	3%	2%	2%	5%	6%	2%	4%	4%
EUR 10 - EUR 24	51	27	24	7	11	17	16	7	11	17	6	10	5	30	16
	7%	7%	6%	7%	6%	8%	6%	7%	6%	8%	5%	7%	3%	9%	6%
EUR 25 - EUR 99	151	75	77	21	46	40	44	21	46	40	19	25	22	73	56
	19%	19%	20%	21%	23%	19%	16%	21%	23%	19%	16%	17%	15%	21%	20%
More than EUR 100	128	64	64	17	40	39	32	17	40	39	13	19	31	55	42
	16%	16%	17%	16%	20%	19%	12%	16%	20%	19%	11%	13%	20%	16%	15%
Don't know	7	1	6	2	2	0	3	2	2	0	2	1	4	1	2
	1%	0	1%	2%	1%	0	1%	2%	1%	0	2%	1%	2%	0	1%
Average	91,8	68,8	116	121	108,4	109,2	54,8	121	108,4	109,2	33,7	71,7	77	90,6	101,4

QB7A1. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the supplier)? Mark 0 if you did not pay any over-/extra charges or hidden fees. If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QB7A IF QB6 = 3 OR 4 OR 5 OR 6 OR 7 OR 12 OR 16

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	779	64	350	366	83	323	79	49	48	40	156	434	343	77	702	137	346	296	248	532	0	0	0
EUR 0	416	34	185	198	38	173	34	29	28	17	95	224	191	54	362	75	166	174	105	311	0	0	0
	53%	53%	53%	54%	46%	54%	43%	59%	59%	44%	61%	52%	56%	69%	52%	55%	48%	59%	42%	58%	0	0	0
EUR 1 - EUR 9	27	1	12	14	3	8	4	1	2	2	8	17	10	6	21	7	7	13	5	22	0	0	0
	3%	2%	3%	4%	3%	3%	5%	2%	4%	4%	5%	4%	3%	8%	3%	5%	2%	4%	2%	4%	0	0	0
EUR 10 - EUR 24	51	6	27	18	8	17	9	5	1	4	8	31	20	5	47	12	27	12	16	36	0	0	0
	7%	10%	8%	5%	9%	5%	11%	10%	2%	10%	5%	7%	6%	6%	7%	9%	8%	4%	6%	7%	0	0	0
EUR 25 - EUR 99	151	12	65	74	16	67	15	8	11	8	26	83	68	7	145	27	74	51	69	82	0	0	0
	19%	19%	19%	20%	19%	21%	19%	17%	23%	20%	17%	19%	20%	9%	21%	19%	21%	17%	28%	15%	0	0	0
More than EUR 100	128	9	58	60	18	57	17	5	5	7	19	75	52	5	123	15	67	45	52	76	0	0	0
	16%	14%	17%	17%	21%	18%	21%	10%	10%	17%	12%	17%	15%	7%	17%	11%	20%	15%	21%	14%	0	0	0
Don't know	7	2	4	1	1	1	1	1	1	2	0	4	2	1	6	2	4	1	1	6	0	0	0
	1%	3%	1%	0	1%	0	1%	2%	2%	5%	0	1%	1%	1%	1%	1%	1%	0	0	1%	0	0	0
Average	91,8	42,1	82,5	109,1	141,2	96,6	125,1	34,2	54,7	70,5	73,7	79,8	94,3	31,7	98,4	71,1	78,8	116,4	124,7	76,4	0	0	0

QB8. During the period the problem lasted to what extent could you use the electricity service as intended?

FILTER: ASK QB8 IF QB6 = 2 OR 6 OR 8 OR 16

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	408	210	198	46	93	112	157	46	93	112	71	86	89	177	143
Not at all	38	25	13	3	10	11	14	3	10	11	7	7	16	12	11
	9%	12%	6%	7%	10%	10%	9%	7%	10%	10%	10%	8%	18%	7%	7%
Partly, with major difficulty	77	43	34	17	23	19	18	17	23	19	7	10	13	46	19
	19%	21%	17%	38%	25%	17%	11%	38%	25%	17%	10%	12%	15%	26%	13%
Partly, with minor difficulty	49	24	25	8	15	13	14	8	15	13	6	8	10	25	14
	12%	12%	13%	18%	16%	11%	9%	18%	16%	11%	8%	9%	11%	14%	10%
Fully	244	117	126	17	45	69	112	17	45	69	50	61	50	94	100
	60%	56%	64%	38%	49%	61%	71%	38%	49%	61%	71%	71%	56%	53%	70%
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL 'PARTLY'	127	68	59	25	38	32	32	25	38	32	13	18	23	71	33
	31%	32%	30%	55%	41%	28%	20%	55%	41%	28%	19%	21%	26%	40%	23%

QB8. During the period the problem lasted to what extent could you use the electricity service as intended?

FILTER: ASK QB8 IF QB6 = 2 OR 6 OR 8 OR 16

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	408	28	180	200	49	156	38	19	27	26	93	237	171	42	366	78	175	156	121	287	0	0	0
Not at all	38	1	16	20	4	14	3	4	1	2	11	19	19	4	34	14	10	14	16	21	0	0	0
	9%	4%	9%	10%	8%	9%	8%	21%	4%	7%	12%	8%	11%	10%	9%	18%	6%	9%	14%	7%	0	0	0
Partly, with major difficulty	77	11	35	31	12	35	10	6	3	6	7	48	30	2	75	10	54	14	38	39	0	0	0
	19%	39%	20%	16%	24%	22%	25%	30%	10%	22%	8%	20%	17%	5%	21%	13%	31%	9%	32%	14%	0	0	0
Partly, with minor difficulty	49	4	33	12	3	26	7	4	1	3	6	31	18	4	45	8	23	19	20	30	0	0	0
	12%	14%	19%	6%	6%	16%	18%	21%	4%	11%	7%	13%	10%	9%	12%	10%	13%	12%	16%	10%	0	0	0
Fully	244	12	95	136	30	82	19	5	23	16	69	139	105	32	211	46	88	109	47	197	0	0	0
	60%	44%	53%	68%	62%	52%	49%	28%	82%	60%	74%	58%	61%	76%	58%	60%	50%	70%	38%	69%	0	0	0
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL 'PARTLY'	127	15	69	43	15	60	16	10	4	9	13	79	47	6	121	18	77	32	58	69	0	0	0
	31%	53%	38%	22%	30%	39%	43%	52%	14%	33%	14%	33%	28%	14%	33%	23%	44%	21%	48%	24%	0	0	0

QB9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	779	396	384	100	204	207	268	100	204	207	120	148	152	350	277
Cancelled the electricity service within the cooling-off period (14 days from when I signed up online)	17 2%	7 2%	10 3%	2 2%	7 3%	2 1%	6 2%	2 2%	7 3%	2 1%	2 2%	4 3%	1 1%	11 3%	5 2%
Terminated the electricity contract	126 16%	66 17%	59 15%	19 19%	37 18%	29 14%	41 15%	19 19%	37 18%	29 14%	20 17%	21 14%	35 23%	45 13%	46 17%
Signed up to an alternative supplier	174 22%	93 23%	81 21%	19 19%	54 26%	39 19%	62 23%	19 19%	54 26%	39 19%	31 26%	30 20%	32 21%	79 22%	63 23%
Got the electricity service repaired at my own expense	61 8%	32 8%	29 8%	17 17%	22 11%	14 7%	8 3%	17 17%	22 11%	14 7%	3 2%	5 3%	12 8%	28 8%	21 7%
Withheld payment for the electricity service	83 11%	41 10%	41 11%	10 10%	26 13%	23 11%	23 9%	10 10%	26 13%	23 11%	8 6%	16 11%	13 9%	38 11%	31 11%
Made a complaint to the supplier	316 41%	155 39%	161 42%	31 31%	72 35%	93 45%	120 45%	31 31%	72 35%	93 45%	64 54%	55 37%	49 32%	137 39%	130 47%
Asked the supplier for repair or refund of the money I paid	120 15%	55 14%	65 17%	25 24%	32 16%	36 17%	28 10%	25 24%	32 16%	36 17%	15 13%	12 8%	15 10%	59 17%	45 16%
Made a complaint to a government body or consumer organisation	51 7%	23 6%	28 7%	3 3%	19 9%	14 7%	15 6%	3 3%	19 9%	14 7%	6 5%	9 6%	8 5%	23 6%	21 7%

QB9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	779	396	384	100	204	207	268	100	204	207	120	148	152	350	277
Took the supplier to an out-of-court dispute settlement/alternative dispute resolution body (ADR)	12 1%	6 1%	6 2%	3 3%	2 1%	4 2%	3 1%	3 3%	2 1%	4 2%	3 2%	0 0%	3 2%	7 2%	2 1%
Took the supplier to court	5 1%	3 1%	2 1%	2 2%	2 1%	1 0%	0 0%	2 2%	2 1%	1 0%	0 0%	0 0%	1 1%	2 1%	2 1%
Other action	29 4%	13 3%	15 4%	4 4%	2 1%	11 5%	11 4%	4 4%	2 1%	11 5%	3 3%	8 5%	9 6%	10 3%	10 3%
Have not taken any action	77 10%	41 10%	36 9%	4 4%	15 8%	23 11%	35 13%	4 4%	15 8%	23 11%	15 12%	21 14%	15 10%	38 11%	25 9%
Don't know	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%
TOTAL 'TOOK THE PROVIDER TO COURT OR TO AN OUT-OF-COURT DISPUTE RESOLUTION BODY'	16 2%	9 2%	7 2%	5 5%	3 1%	5 2%	3 1%	5 5%	3 1%	5 2%	3 2%	0 0%	3 2%	9 2%	4 1%
TOTAL 'MADE A COMPLAINT TO A GOVERNMENT BODY OR CONSUMER ORGANISATION OR TOOK THE PROVIDER TO AN OUT-OF-COURT DISPUTE RESOLUTION BODY'	61 8%	28 7%	33 9%	6 6%	19 9%	18 9%	18 7%	6 6%	19 9%	18 9%	9 7%	9 6%	10 7%	29 8%	21 8%



QB9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	779	396	384	100	204	207	268	100	204	207	120	148	152	350	277
TOTAL 'AT LEAST ONE ACTION'	702	354	348	97	189	183	233	97	189	183	105	128	138	312	252
	90%	90%	91%	96%	92%	89%	87%	96%	92%	89%	88%	86%	90%	89%	91%

QB9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	779	64	350	366	83	323	79	49	48	40	156	434	343	77	702	137	346	296	248	532	0	0	0
Cancelled the electricity service within the cooling-off period (14 days from when I signed up online)	17 2%	4 6%	8 2%	5 1%	2 2%	6 2%	3 4%	0 0	1 2%	1 3%	4 3%	9 2%	8 2%	0 0	17 2%	5 4%	9 2%	3 1%	17 7%	0 0	0 0	0 0	0 0
Terminated the electricity contract	126 16%	10 16%	55 16%	60 17%	13 15%	57 18%	7 9%	4 9%	9 19%	9 23%	26 17%	71 16%	54 16%	0 0	126 18%	25 19%	71 21%	29 10%	54 22%	71 13%	0 0	0 0	0 0
Signed up to an alternative supplier	174 22%	17 27%	82 23%	75 21%	18 21%	73 23%	26 33%	8 15%	10 21%	8 20%	31 20%	100 23%	74 22%	0 0	174 25%	30 22%	98 28%	46 16%	75 30%	98 18%	0 0	0 0	0 0
Got the electricity service repaired at my own expense	61 8%	9 14%	28 8%	24 7%	6 7%	32 10%	5 6%	8 16%	2 4%	3 8%	6 4%	33 8%	28 8%	0 0	61 9%	10 7%	39 11%	12 4%	23 9%	38 7%	0 0	0 0	0 0
Withheld payment for the electricity service	83 11%	5 8%	37 10%	41 11%	11 13%	41 13%	7 9%	5 10%	3 6%	5 12%	12 7%	43 10%	40 12%	0 0	83 12%	12 9%	46 13%	24 8%	28 11%	55 10%	0 0	0 0	0 0
Made a complaint to the supplier	316 41%	20 31%	135 39%	161 44%	38 45%	128 40%	29 36%	16 33%	24 50%	20 49%	62 40%	175 40%	140 41%	0 0	316 45%	44 32%	118 34%	154 52%	90 36%	226 43%	0 0	0 0	0 0
Asked the supplier for repair or refund of the money I paid	120 15%	3 5%	51 15%	66 18%	17 20%	53 16%	9 11%	13 27%	5 10%	8 21%	15 10%	66 15%	52 15%	0 0	120 17%	17 12%	51 15%	52 18%	46 19%	74 14%	0 0	0 0	0 0
Made a complaint to a government body or consumer organisation	51 7%	0 0	29 8%	23 6%	6 7%	27 8%	4 5%	1 2%	4 8%	5 12%	5 3%	32 7%	19 5%	0 0	51 7%	4 3%	22 6%	25 8%	18 7%	33 6%	0 0	0 0	0 0

QB9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	779	64	350	366	83	323	79	49	48	40	156	434	343	77	702	137	346	296	248	532	0	0	0
Took the supplier to an out-of-court dispute settlement/alternative dispute resolution body (ADR)	12 1%	1 2%	8 2%	3 1%	2 2%	6 2%	1 1%	0 0	0 0	2 5%	1 1%	11 2%	1 0	0 0	12 2%	2 1%	6 2%	4 1%	6 2%	6 1%	0 0	0 0	0 0
Took the supplier to court	5 1%	0 0	3 1%	2 1%	1 1%	2 1%	1 1%	0 0	0 0	0 0	1 1%	2 0	3 1%	0 0	5 1%	0 0	2 1%	3 1%	3 1%	2 0	0 0	0 0	0 0
Other action	29 4%	4 6%	9 3%	16 4%	3 4%	7 2%	4 5%	2 4%	1 2%	2 4%	10 6%	16 4%	13 4%	0 0	29 4%	6 4%	9 3%	14 5%	10 4%	18 3%	0 0	0 0	0 0
Have not taken any action	77 10%	4 6%	35 10%	39 11%	8 10%	27 8%	9 11%	0 0	7 15%	3 7%	23 15%	47 11%	30 9%	77 100%	0 0	15 11%	20 6%	42 14%	13 5%	65 12%	0 0	0 0	0 0
Don't know	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
TOTAL 'TOOK THE PROVIDER TO COURT OR TO AN OUT-OF COURT DISPUTE RESOLUTION BODY'	16 2%	1 2%	10 3%	5 1%	3 3%	8 2%	2 3%	0 0	0 0	2 5%	1 1%	12 3%	4 1%	0 0	16 2%	2 1%	8 2%	6 2%	8 3%	8 1%	0 0	0 0	0 0
TOTAL 'MADE A COMPLAINT TO A GOVERNMENT BODY OR CONSUMER ORGANISATION OR TOOK THE PROVIDER TO AN OUT-OF-COURT DISPUTE RESOLUTION BODY'	61 8%	1 2%	36 10%	24 7%	8 9%	31 10%	5 6%	1 2%	4 8%	7 17%	5 3%	41 9%	20 6%	0 0	61 9%	6 4%	27 8%	28 9%	22 9%	38 7%	0 0	0 0	0 0

QB9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU	
TOTAL	779	64	350	366	83	323	79	49	48	40	156	434	343	77	702	137	346	296	248	532	0	0	0	
TOTAL 'AT LEAST ONE ACTION'	702	60	315	327	75	296	70	49	41	37	133	387	313	0	702	122	326	254	235	467	0	0	0	
	90%	94%	90%	89%	90%	92%	89%	100%	85%	93%	85%	89%	91%	0	100%	89%	94%	86%	95%	88%	0	0	0	

QB9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QB9BIS IF 'HAS NOT TAKEN ANY ACTION', QB9 = 12

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	77	41	36	4	15	23	35	4	15	23	15	21	15	38	25
I was unlikely to get a satisfactory solution to the problem I encountered	28 36%	14 35%	13 37%	2 51%	9 56%	7 29%	10 29%	2 51%	9 56%	7 29%	5 31%	6 28%	7 45%	13 34%	8 33%
The sums involved were too small	13 17%	9 21%	5 13%	0 0	1 6%	6 25%	7 20%	0 0	1 6%	6 25%	1 6%	6 29%	2 14%	4 12%	7 28%
I did not know how or where to complain	10 13%	3 7%	7 19%	0 0	1 6%	7 29%	2 6%	0 0	1 6%	7 29%	1 7%	1 5%	3 19%	4 11%	3 12%
I was not sure of my rights as a consumer	9 12%	7 16%	3 8%	2 49%	2 12%	5 21%	1 3%	2 49%	2 12%	5 21%	0 0	1 5%	4 26%	3 7%	3 11%
I thought it would take too long	7 9%	4 9%	3 8%	0 0	1 6%	3 12%	3 8%	0 0	1 6%	3 12%	0 0	3 14%	2 12%	3 8%	2 8%
I tried to complain about other problems in the past but was not successful	2 2%	1 2%	1 3%	0 0	1 6%	0 0	1 2%	0 0	1 6%	0 0	1 5%	0 0	0 0	1 3%	1 3%
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	2 2%	2 5%	0 0	1 28%	0 0	1 4%	0 0	1 28%	0 0	1 4%	0 0	0 0	1 6%	1 3%	0 0
The complaints procedure was too complicated	4 5%	3 7%	1 3%	0 0	0 0	2 8%	2 6%	0 0	0 0	2 8%	0 0	2 10%	2 12%	1 3%	1 4%

QB9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QB9BIS IF 'HAS NOT TAKEN ANY ACTION', QB9 = 12

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	77	41	36	4	15	23	35	4	15	23	15	21	15	38	25
Supplier fixed problem on its own initiative	20	12	8	0	1	6	13	0	1	6	3	10	2	12	6
	25%	28%	22%	0	6%	26%	36%	0	6%	26%	21%	47%	14%	31%	24%
I have not had the time yet	9	4	5	0	2	3	4	0	2	3	4	0	1	4	4
	11%	9%	14%	0	12%	13%	11%	0	12%	13%	27%	0	7%	10%	16%
Other	3	1	2	0	2	0	1	0	2	0	1	0	3	0	0
	4%	2%	6%	0	13%	0	3%	0	13%	0	8%	0	21%	0	0
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QB9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QB9BIS IF 'HAS NOT TAKEN ANY ACTION', QB9 = 12

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	77	4	35	39	8	27	9	0	7	3	23	47	30	77	0	15	20	42	13	65	0	0	0
I was unlikely to get a satisfactory solution to the problem I encountered	28 36%	2 50%	13 38%	12 32%	3 30%	10 35%	4 46%	0	3 43%	1 32%	7 32%	17 36%	11 35%	28 36%	0	5 31%	7 35%	16 38%	3 23%	25 38%	0	0	0
The sums involved were too small	13 17%	1 25%	7 19%	6 15%	1 11%	3 10%	2 22%	0	0	1 37%	7 30%	9 19%	5 15%	13 17%	0	0	2 10%	12 27%	0	13 21%	0	0	0
I did not know how or where to complain	10 13%	1 25%	5 14%	4 10%	1 12%	4 15%	2 22%	0	1 14%	1 32%	1 4%	7 14%	3 10%	10 13%	0	4 25%	2 10%	4 9%	1 8%	9 13%	0	0	0
I was not sure of my rights as a consumer	9 12%	0	6 16%	4 10%	2 22%	4 15%	1 11%	0	0	2 63%	1 4%	7 16%	2 7%	9 12%	0	2 11%	3 15%	5 11%	2 16%	7 11%	0	0	0
I thought it would take too long	7 9%	0	3 8%	4 10%	1 11%	1 4%	0	0	1 14%	1 32%	3 13%	6 12%	1 3%	7 9%	0	1 6%	2 10%	4 9%	1 8%	6 9%	0	0	0
I tried to complain about other problems in the past but was not successful	2 2%	0	1 3%	1 2%	1 10%	0	0	0	1 14%	0	0	2 4%	0	2 2%	0	0	1 5%	1 2%	0	2 3%	0	0	0
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	2 2%	0	2 5%	0	0	0	1 12%	0	0	1 32%	0	2 4%	0	2 2%	0	1 6%	1 5%	0	0	2 3%	0	0	0
The complaints procedure was too complicated	4 5%	0	1 2%	3 8%	0	1 4%	0	0	0	1 32%	2 8%	3 6%	1 3%	4 5%	0	1 6%	1 5%	2 5%	0	4 6%	0	0	0

QB9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QB9BIS IF 'HAS NOT TAKEN ANY ACTION', QB9 = 12

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	77	4	35	39	8	27	9	0	7	3	23	47	30	77	0	15	20	42	13	65	0	0	0
Supplier fixed problem on its own initiative	20	0	7	13	1	7	1	0	1	0	10	10	10	20	0	4	3	13	6	14	0	0	0
	25%	0	20%	33%	12%	25%	11%	0	15%	0	41%	21%	32%	25%	0	26%	15%	30%	46%	21%	0	0	0
I have not had the time yet	9	1	2	6	2	4	1	0	2	0	0	7	2	9	0	4	3	2	0	9	0	0	0
	11%	25%	6%	15%	23%	14%	11%	0	29%	0	0	15%	6%	11%	0	24%	15%	5%	0	13%	0	0	0
Other	3	0	3	0	0	0	2	0	0	0	1	2	1	3	0	0	0	3	0	3	0	0	0
	4%	0	9%	0	0	0	22%	0	0	0	5%	4%	4%	4%	0	0	0	7%	0	5%	0	0	0
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0



QB10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the supplier, going to an alternative dispute resolution body or to court, looking for an alternative etc.?

The below average of consumer detriment is calculated for all respondents who have experienced a problem described as the first or second most serious problem.

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	779	396	384	100	204	207	268	100	204	207	120	148	152	350	277
No time lost	20	8	12	0	2	3	15	0	2	3	9	6	4	11	5
	3%	2%	3%	0	1%	1%	5%	0	1%	1%	7%	4%	3%	3%	2%
Less than 1 hour	98	55	43	12	15	28	43	12	15	28	17	26	17	40	40
	13%	14%	11%	12%	7%	14%	16%	12%	7%	14%	14%	18%	11%	11%	15%
1 to 2 hours	207	110	97	32	56	48	72	32	56	48	27	45	43	90	75
	27%	28%	25%	32%	27%	23%	27%	32%	27%	23%	23%	30%	28%	26%	27%
3 to 4 hours	206	113	93	33	66	57	50	33	66	57	29	21	44	98	64
	26%	29%	24%	33%	32%	28%	19%	33%	32%	28%	24%	14%	29%	28%	23%
5 to 10 hours	125	63	62	17	36	30	41	17	36	30	17	25	28	51	46
	16%	16%	16%	17%	18%	15%	15%	17%	18%	15%	14%	17%	18%	14%	17%
11 to 20 hours	39	16	23	2	12	10	15	2	12	10	4	11	6	19	14
	5%	4%	6%	2%	6%	5%	6%	2%	6%	5%	3%	7%	4%	5%	5%
More than 20 hours	85	31	54	5	18	30	32	5	18	30	17	15	10	42	33
	11%	8%	14%	5%	9%	15%	12%	5%	9%	15%	15%	10%	7%	12%	12%
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL 'AT LEAST SOME TIME LOST'	760	388	372	100	202	204	254	100	202	204	111	143	148	339	272
	97%	98%	97%	100%	99%	99%	95%	100%	99%	99%	93%	96%	97%	97%	98%

QB10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the supplier, going to an alternative dispute resolution body or to court, looking for an alternative etc.?

The below average of consumer detriment is calculated for all respondents who have experienced a problem described as the first or second most serious problem.

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	779	396	384	100	204	207	268	100	204	207	120	148	152	350	277
Average	3,1	2,9	3,2	2,8	3,1	3,2	3	2,8	3,1	3,2	3,1	3	3	3,1	3,1

QB10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the supplier, going to an alternative dispute resolution body or to court, looking for an alternative etc.?

The below average of consumer detriment is calculated for all respondents who have experienced a problem described as the first or second most serious problem.

FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	779	64	350	366	83	323	79	49	48	40	156	434	343	77	702	137	346	296	248	532	0	0	0
No time lost	20	3	12	5	2	4	2	0	4	0	8	15	5	20	0	3	5	12	4	16	0	0	0
	3%	5%	3%	1%	2%	1%	2%	0	8%	0	5%	3%	1%	25%	0	2%	1%	4%	2%	3%	0	0	0
Less than 1 hour	98	8	46	43	7	38	7	4	5	7	30	54	43	10	87	23	23	52	30	68	0	0	0
	13%	13%	13%	12%	8%	12%	9%	7%	11%	19%	19%	12%	12%	13%	12%	16%	7%	18%	12%	13%	0	0	0
1 to 2 hours	207	18	88	102	22	78	29	17	6	10	45	106	100	21	186	41	101	65	70	138	0	0	0
	27%	28%	25%	28%	27%	24%	37%	35%	12%	24%	29%	24%	29%	27%	27%	30%	29%	22%	28%	26%	0	0	0
3 to 4 hours	206	18	99	89	22	94	25	15	13	10	27	114	92	14	192	35	107	64	70	136	0	0	0
	26%	28%	28%	24%	27%	29%	31%	31%	28%	24%	17%	26%	27%	19%	27%	26%	31%	22%	28%	26%	0	0	0
5 to 10 hours	125	9	43	72	20	55	6	8	8	6	21	72	53	6	119	17	61	47	40	84	0	0	0
	16%	14%	12%	20%	24%	17%	8%	17%	16%	14%	14%	17%	15%	8%	17%	12%	18%	16%	16%	16%	0	0	0
11 to 20 hours	39	4	14	21	4	20	1	1	1	2	10	22	17	1	38	7	15	17	9	30	0	0	0
	5%	6%	4%	6%	5%	6%	1%	2%	2%	5%	6%	5%	5%	1%	5%	5%	4%	6%	4%	6%	0	0	0
More than 20 hours	85	4	47	34	6	36	9	4	11	5	15	51	34	5	80	12	33	40	26	59	0	0	0
	11%	6%	13%	9%	7%	11%	11%	8%	23%	13%	9%	12%	10%	6%	11%	8%	10%	14%	10%	11%	0	0	0
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL 'AT LEAST SOME TIME LOST'	760	61	338	361	81	319	77	49	44	40	148	419	338	58	702	134	341	285	244	516	0	0	0
	97%	95%	97%	99%	98%	99%	98%	100%	92%	100%	95%	97%	99%	75%	100%	98%	99%	96%	98%	97%	0	0	0

QB10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the supplier, going to an alternative dispute resolution body or to court, looking for an alternative etc.?

The below average of consumer detriment is calculated for all respondents who have experienced a problem described as the first or second most serious problem.

FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	779	64	350	366	83	323	79	49	48	40	156	434	343	77	702	137	346	296	248	532	0	0	0
Average	3,1	2,9	3,1	3,1	3,1	3,1	2,9	2,9	3,6	3	2,9	3,1	3	2,7	3,1	2,8	3,1	3,1	3	3,1	0	0	0

QB11. To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	779	396	384	100	204	207	268	100	204	207	120	148	152	350	277
Not at all or only a little	56 7%	30 8%	26 7%	10 10%	14 7%	15 7%	18 7%	10 10%	14 7%	15 7%	5 4%	13 9%	11 7%	28 8%	17 6%
Moderately	274 35%	162 41%	112 29%	36 36%	83 41%	64 31%	91 34%	36 36%	83 41%	64 31%	39 33%	51 35%	55 36%	128 37%	90 33%
Quite a lot	292 37%	139 35%	152 40%	40 40%	69 34%	75 36%	107 40%	40 40%	69 34%	75 36%	52 43%	55 37%	55 36%	128 37%	109 39%
Extremely	158 20%	64 16%	94 24%	15 15%	38 19%	52 25%	53 20%	15 15%	38 19%	52 25%	23 20%	29 20%	31 21%	66 19%	61 22%
Don't know	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
TOTAL 'NOT AT ALL TO MODERATELY'	330 42%	192 49%	138 36%	46 46%	97 47%	79 38%	109 41%	46 46%	97 47%	79 38%	44 37%	64 43%	66 43%	156 45%	108 39%
TOTAL 'QUITE A LOT / EXTREMELY'	449 58%	204 51%	246 64%	55 54%	108 53%	128 62%	159 59%	55 54%	108 53%	128 62%	75 63%	84 57%	86 57%	194 55%	169 61%

QB11. To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION				OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU	
TOTAL	779	64	350	366	83	323	79	49	48	40	156	434	343	77	702	137	346	296	248	532	0	0	0	
Not at all or only a little	56	6	24	27	4	22	8	6	2	2	13	31	25	7	49	13	22	21	28	28	0	0	0	
	7%	9%	7%	7%	5%	7%	10%	12%	4%	5%	8%	7%	7%	10%	7%	10%	6%	7%	11%	5%	0	0	0	
Moderately	274	23	133	118	23	123	28	17	15	14	53	136	138	33	240	50	146	77	108	165	0	0	0	
	35%	36%	38%	32%	28%	38%	35%	35%	30%	36%	34%	31%	40%	43%	34%	37%	42%	26%	44%	31%	0	0	0	
Quite a lot	292	20	129	143	32	119	33	18	17	10	62	164	126	23	268	48	123	120	80	212	0	0	0	
	37%	31%	37%	39%	38%	37%	41%	37%	35%	24%	40%	38%	37%	30%	38%	35%	36%	40%	32%	40%	0	0	0	
Extremely	158	15	65	78	24	59	11	8	15	14	27	102	54	13	145	25	54	79	32	126	0	0	0	
	20%	24%	19%	21%	29%	18%	13%	16%	30%	35%	18%	24%	16%	17%	21%	18%	16%	26%	13%	24%	0	0	0	
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
TOTAL 'NOT AT ALL TO MODERATELY'	330	29	156	145	27	144	36	23	17	16	66	167	163	41	289	64	168	98	136	194	0	0	0	
	42%	45%	45%	40%	33%	45%	45%	47%	34%	41%	43%	38%	47%	53%	41%	46%	49%	33%	55%	36%	0	0	0	
TOTAL 'QUITE A LOT / EXTREMELY'	449	35	194	221	56	179	43	26	32	24	90	267	181	37	413	74	177	198	112	338	0	0	0	
	58%	55%	55%	60%	67%	55%	55%	53%	66%	59%	57%	62%	53%	47%	59%	54%	51%	67%	45%	64%	0	0	0	

QB12A12. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the supplier?  
Please provide an estimate for the following possible cost items.  
Costs of repairs or replacement at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs of repairs or replacement'

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	779	396	384	100	204	207	268	100	204	207	120	148	152	350	277
EUR 0	125	63	63	5	25	35	60	5	25	35	30	30	23	51	51
	16%	16%	16%	5%	12%	17%	22%	5%	12%	17%	25%	20%	15%	15%	18%
EUR 1 - EUR 19	34	17	17	8	16	5	5	8	16	5	3	2	6	18	10
	4%	4%	4%	8%	8%	2%	2%	8%	8%	2%	2%	1%	4%	5%	4%
EUR 20 - EUR 39	17	9	8	5	6	4	3	5	6	4	2	1	6	7	4
	2%	2%	2%	5%	3%	2%	1%	5%	3%	2%	1%	1%	4%	2%	1%
EUR 40 - EUR 100	31	11	21	7	14	8	3	7	14	8	1	2	6	15	11
	4%	3%	5%	7%	7%	4%	1%	7%	7%	4%	1%	1%	4%	4%	4%
EUR 100 or more	35	19	16	4	13	9	9	4	13	9	6	3	6	15	14
	4%	5%	4%	4%	6%	4%	3%	4%	6%	4%	5%	2%	4%	4%	5%
Not relevant	385	205	180	50	89	100	145	50	89	100	62	83	72	161	151
	49%	52%	47%	50%	44%	49%	54%	50%	44%	49%	52%	56%	47%	46%	55%
Don't remember	152	72	80	21	41	46	43	21	41	46	15	28	34	82	37
	20%	18%	21%	21%	20%	22%	16%	21%	20%	22%	13%	19%	22%	23%	13%
Average	95,5	85,6	104,5	64,6	80,9	104	158,8	64,6	80,9	104	91,9	256	63,8	72	148,6

QB12A12. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the supplier?  
Please provide an estimate for the following possible cost items.  
Costs of repairs or replacement at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs of repairs or replacement'

FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	779	64	350	366	83	323	79	49	48	40	156	434	343	77	702	137	346	296	248	532	0	0	0
EUR 0	125	8	57	60	14	49	12	2	11	5	33	67	59	16	109	20	49	57	30	95	0	0	0
	16%	13%	16%	16%	16%	15%	15%	4%	23%	12%	21%	15%	17%	21%	16%	14%	14%	19%	12%	18%	0	0	0
EUR 1 - EUR 19	34	4	15	15	0	20	4	4	1	5	1	19	15	0	34	7	21	6	16	18	0	0	0
	4%	6%	4%	4%	0	6%	5%	7%	2%	13%	1%	4%	4%	0	5%	5%	6%	2%	7%	3%	0	0	0
EUR 20 - EUR 39	17	1	8	8	0	9	1	3	1	2	2	13	4	0	17	2	11	5	11	6	0	0	0
	2%	2%	2%	2%	0	3%	1%	6%	2%	5%	1%	3%	1%	0	2%	1%	3%	2%	5%	1%	0	0	0
EUR 40 - EUR 100	31	1	17	14	5	16	3	3	2	1	2	16	16	2	29	6	18	8	13	18	0	0	0
	4%	2%	5%	4%	6%	5%	4%	6%	4%	2%	1%	4%	5%	3%	4%	4%	5%	3%	5%	3%	0	0	0
EUR 100 or more	35	6	13	16	5	21	3	2	0	1	3	17	18	1	34	4	20	11	12	23	0	0	0
	4%	9%	4%	4%	6%	6%	4%	4%	0	2%	2%	4%	5%	1%	5%	3%	6%	4%	5%	4%	0	0	0
Not relevant	385	23	164	197	42	151	35	27	24	18	88	206	177	44	341	66	144	175	114	270	0	0	0
	49%	36%	47%	54%	50%	47%	44%	54%	49%	46%	56%	47%	51%	56%	49%	48%	42%	59%	46%	51%	0	0	0
Don't remember	152	21	76	55	18	58	22	9	10	8	28	96	56	15	138	34	83	36	51	101	0	0	0
	20%	33%	22%	15%	21%	18%	28%	19%	20%	20%	18%	22%	16%	19%	20%	24%	24%	12%	21%	19%	0	0	0
Average	95,5	96,1	95,5	95,3	143,8	92,7	62,4	59,1	32	55	228,3	65,6	132,8	158,1	93,8	62,9	77,8	160,3	70	116,1	0	0	0



QB12A22. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the supplier?  
Please provide an estimate for the following possible cost items.  
Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs related to court proceedings'

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	779	396	384	100	204	207	268	100	204	207	120	148	152	350	277
EUR 0	150	74	76	8	38	40	64	8	38	40	30	34	27	62	61
	19%	19%	20%	8%	19%	19%	24%	8%	19%	19%	25%	23%	18%	18%	22%
EUR 1 - EUR 99	45	24	21	11	22	6	7	11	22	6	5	2	10	26	9
	6%	6%	5%	11%	11%	3%	3%	11%	11%	3%	4%	1%	6%	7%	3%
EUR 100 - EUR 199	7	4	3	0	4	3	0	0	4	3	0	0	3	2	2
	1%	1%	1%	0	2%	1%	0	0	2%	1%	0	0	2%	1%	1%
EUR 200 or more	2	2	0	0	1	0	1	0	1	0	1	0	1	1	0
	0	1%	0	0	0	0	0	0	0	0	1%	0	1%	0	0
Not relevant	436	228	209	54	103	116	163	54	103	116	72	92	84	182	171
	56%	57%	54%	54%	50%	56%	61%	54%	50%	56%	60%	62%	55%	52%	62%
Don't remember	139	65	74	28	36	42	33	28	36	42	12	21	28	78	33
	18%	16%	19%	28%	18%	20%	12%	28%	18%	20%	10%	14%	18%	22%	12%
Average	53,7	63,4	41,5	22,4	50,5	61,7	98,5	22,4	50,5	61,7	129,9	10	88,6	37,1	53

QB12A22. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the supplier?  
Please provide an estimate for the following possible cost items.  
Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs related to court proceedings'

FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	779	64	350	366	83	323	79	49	48	40	156	434	343	77	702	137	346	296	248	532	0	0	0
EUR 0	150	11	74	65	16	65	15	2	12	5	37	76	74	16	134	26	53	70	39	112	0	0	0
	19%	17%	21%	18%	19%	20%	19%	4%	25%	12%	23%	17%	22%	21%	19%	19%	15%	24%	16%	21%	0	0	0
EUR 1 - EUR 99	45	6	18	22	3	25	6	4	0	8	0	32	13	1	44	7	34	4	28	17	0	0	0
	6%	9%	5%	6%	4%	8%	7%	7%	0	20%	0	7%	4%	1%	6%	5%	10%	1%	11%	3%	0	0	0
EUR 100 - EUR 199	7	1	2	4	2	3	1	1	0	0	0	3	4	0	7	3	3	1	2	5	0	0	0
	1%	2%	1%	1%	2%	1%	1%	2%	0	0	0	1%	1%	0	1%	2%	1%	0	1%	1%	0	0	0
EUR 200 or more	2	0	1	1	1	1	0	0	0	0	0	1	1	0	2	0	1	1	1	1	0	0	0
	0	0	0	0	1%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Not relevant	436	25	184	228	45	175	37	29	26	21	104	237	197	46	390	68	177	191	130	307	0	0	0
	56%	39%	53%	62%	54%	54%	46%	60%	55%	52%	66%	55%	57%	60%	56%	49%	51%	65%	52%	58%	0	0	0
Don't remember	139	21	71	47	17	55	21	14	10	7	16	84	55	14	125	33	77	28	48	91	0	0	0
	18%	33%	20%	13%	20%	17%	27%	27%	21%	17%	10%	19%	16%	18%	18%	24%	22%	10%	20%	17%	0	0	0
Average	53,7	38,2	63,2	50,3	150	42,7	43,5	58,4	0	27	0	49,5	62,5	26	54,2	48,5	41,7	134,2	38,5	74,6	0	0	0

QB12A32. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the supplier?  
Please provide an estimate for the following possible cost items.  
Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred other extra costs'

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	779	396	384	100	204	207	268	100	204	207	120	148	152	350	277
EUR 0	77	45	32	7	17	16	36	7	17	16	18	19	15	36	26
	10%	11%	8%	7%	8%	8%	14%	7%	8%	8%	15%	13%	10%	10%	9%
EUR 1 - EUR 19	122	68	54	11	35	36	40	11	35	36	17	23	25	41	57
	16%	17%	14%	11%	17%	18%	15%	11%	17%	18%	14%	16%	16%	12%	21%
EUR 20 - EUR 39	52	22	29	5	18	12	17	5	18	12	11	6	9	25	18
	7%	6%	8%	5%	9%	6%	6%	5%	9%	6%	9%	4%	6%	7%	6%
EUR 40 - EUR 100	36	11	26	3	15	11	7	3	15	11	3	4	8	14	15
	5%	3%	7%	3%	7%	6%	3%	3%	7%	6%	2%	3%	5%	4%	5%
More than EUR 100	27	18	9	1	11	9	6	1	11	9	4	2	7	8	12
	3%	4%	2%	1%	5%	4%	2%	1%	5%	4%	3%	1%	4%	2%	4%
Not relevant	267	141	126	38	56	62	111	38	56	62	40	70	50	121	96
	34%	36%	33%	38%	27%	30%	41%	38%	27%	30%	34%	47%	33%	34%	35%
Don't remember	199	92	107	36	52	60	51	36	52	60	27	24	40	105	54
	25%	23%	28%	36%	25%	29%	19%	36%	25%	29%	23%	16%	26%	30%	19%
Average	36,3	38	34,7	23,5	40,7	42,4	29,1	23,5	40,7	42,4	35	23,4	40,6	34,2	36,2

QB12A32. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the supplier?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred other extra costs'

FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	779	64	350	366	83	323	79	49	48	40	156	434	343	77	702	137	346	296	248	532	0	0	0
EUR 0	77	7	45	25	3	33	10	1	6	4	21	42	35	14	63	13	32	33	25	52	0	0	0
	10%	11%	13%	7%	3%	10%	12%	2%	13%	9%	13%	10%	10%	18%	9%	9%	9%	11%	10%	10%	0	0	0
EUR 1 - EUR 19	122	3	46	73	15	52	4	10	6	11	24	70	52	8	115	23	52	47	36	86	0	0	0
	16%	5%	13%	20%	18%	16%	6%	20%	12%	28%	16%	16%	15%	10%	16%	17%	15%	16%	15%	16%	0	0	0
EUR 20 - EUR 39	52	6	23	22	4	26	5	2	7	1	7	29	22	1	51	7	19	26	21	31	0	0	0
	7%	9%	7%	6%	5%	8%	6%	3%	14%	2%	5%	7%	7%	1%	7%	5%	5%	9%	8%	6%	0	0	0
EUR 40 - EUR 100	36	1	13	23	5	16	5	0	2	4	5	20	16	1	35	5	17	14	13	24	0	0	0
	5%	2%	4%	6%	6%	5%	7%	0	4%	9%	3%	5%	5%	1%	5%	4%	5%	5%	5%	4%	0	0	0
More than EUR 100	27	2	8	17	7	15	2	0	1	0	2	11	16	0	27	5	10	12	7	20	0	0	0
	3%	3%	2%	5%	8%	5%	2%	0	2%	0	1%	2%	5%	0	4%	4%	3%	4%	3%	4%	0	0	0
Not relevant	267	23	119	126	26	99	27	21	15	9	70	142	124	35	232	44	121	102	86	181	0	0	0
	34%	36%	34%	34%	32%	31%	34%	42%	31%	22%	45%	33%	36%	45%	33%	32%	35%	34%	35%	34%	0	0	0
Don't remember	199	22	97	80	23	82	27	16	12	12	27	120	78	19	180	41	95	63	61	138	0	0	0
	25%	34%	28%	22%	28%	26%	33%	33%	24%	30%	17%	28%	23%	25%	26%	30%	28%	21%	24%	26%	0	0	0
Average	36,3	65,7	32	36,6	49,9	37,2	60,1	9,7	45,3	21,3	23,5	31,2	42,6	14,1	37,3	30,2	31,7	43,4	34,7	37,1	0	0	0

QB12AT2. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who incurred costs trying to sort out the problem'

INDICATE TOTAL AMOUNT

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	779	396	384	100	204	207	268	100	204	207	120	148	152	350	277
EUR 0	388	208	180	52	85	89	162	52	85	89	70	92	74	180	134
	50%	53%	47%	52%	42%	43%	61%	52%	42%	43%	59%	62%	48%	51%	48%
EUR 1 - EUR 19	103	54	49	9	23	33	38	9	23	33	17	21	19	35	49
	13%	14%	13%	9%	11%	16%	14%	9%	11%	16%	14%	14%	12%	10%	18%
EUR 20 - EUR 39	55	27	28	7	15	15	18	7	15	15	9	9	11	23	20
	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	6%	7%	7%	7%
EUR 40 - EUR 100	62	21	41	7	28	16	11	7	28	16	5	6	14	24	24
	8%	5%	11%	7%	14%	8%	4%	7%	14%	8%	4%	4%	9%	7%	8%
More than EUR 100	68	38	30	8	26	19	16	8	26	19	11	5	13	30	26
	9%	10%	8%	8%	13%	9%	6%	8%	13%	9%	9%	3%	8%	8%	9%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	103	48	56	17	27	36	23	17	27	36	8	15	22	57	24
	13%	12%	15%	17%	13%	17%	9%	17%	13%	17%	7%	10%	15%	16%	9%
Average	78,8	80	77,6	72,3	92,3	73,8	71,2	72,3	92,3	73,8	72,7	69,6	82,6	71,7	83,7

QB12AT2. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who incurred costs trying to sort out the problem'

INDICATE TOTAL AMOUNT

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	779	64	350	366	83	323	79	49	48	40	156	434	343	77	702	137	346	296	248	532	0	0	0
EUR 0	388	30	184	174	32	149	42	22	26	17	99	213	173	54	334	68	162	158	120	268	0	0	0
	50%	47%	53%	48%	39%	46%	53%	45%	53%	44%	63%	49%	50%	70%	48%	49%	47%	53%	49%	50%	0	0	0
EUR 1 - EUR 19	103	2	44	56	11	42	5	7	7	6	25	57	46	7	96	17	41	45	30	73	0	0	0
	13%	3%	13%	15%	14%	13%	6%	14%	14%	15%	16%	13%	13%	9%	14%	13%	12%	15%	12%	14%	0	0	0
EUR 20 - EUR 39	55	5	25	25	3	28	5	5	4	1	9	33	21	1	54	7	22	26	19	36	0	0	0
	7%	8%	7%	7%	4%	9%	7%	10%	8%	2%	6%	8%	6%	1%	8%	5%	6%	9%	8%	7%	0	0	0
EUR 40 - EUR 100	62	3	20	39	8	27	4	5	5	7	7	31	31	3	59	13	29	21	19	43	0	0	0
	8%	5%	6%	11%	10%	8%	5%	10%	10%	16%	4%	7%	9%	4%	8%	9%	8%	7%	8%	8%	0	0	0
More than EUR 100	68	8	26	35	13	37	8	2	1	3	5	36	33	1	67	8	37	23	27	41	0	0	0
	9%	12%	7%	9%	15%	11%	10%	4%	2%	7%	3%	8%	9%	1%	10%	6%	11%	8%	11%	8%	0	0	0
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	103	16	51	37	16	41	15	8	6	6	11	64	39	12	92	24	55	24	33	71	0	0	0
	13%	25%	14%	10%	19%	13%	19%	17%	12%	15%	7%	15%	11%	15%	13%	18%	16%	8%	13%	13%	0	0	0
Average	78,8	123	79,7	73,1	110,8	84,6	88,2	56,9	50	61,8	58,6	64,7	95,7	54,8	79,8	63,9	78,8	84,6	79,3	78,5	0	0	0

QB12A11. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the supplier?  
Please provide an estimate for the following possible cost items.  
Costs of repairs or replacement at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero.  
FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	779	396	384	100	204	207	268	100	204	207	120	148	152	350	277
EUR 0	510	268	242	55	115	135	205	55	115	135	93	112	95	213	202
	65%	68%	63%	55%	56%	65%	77%	55%	56%	65%	77%	76%	63%	61%	73%
EUR 1 - EUR 19	34	17	17	8	16	5	5	8	16	5	3	2	6	18	10
	4%	4%	4%	8%	8%	2%	2%	8%	8%	2%	2%	1%	4%	5%	4%
EUR 20 - EUR 39	17	9	8	5	6	4	3	5	6	4	2	1	6	7	4
	2%	2%	2%	5%	3%	2%	1%	5%	3%	2%	1%	1%	4%	2%	1%
EUR 40 - EUR 100	31	11	21	7	14	8	3	7	14	8	1	2	6	15	11
	4%	3%	5%	7%	7%	4%	1%	7%	7%	4%	1%	1%	4%	4%	4%
EUR 100 or more	35	19	16	4	13	9	9	4	13	9	6	3	6	15	14
	4%	5%	4%	4%	6%	4%	3%	4%	6%	4%	5%	2%	4%	4%	5%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	152	72	80	21	41	46	43	21	41	46	15	28	34	82	37
	20%	18%	21%	21%	20%	22%	16%	21%	20%	22%	13%	19%	22%	23%	13%
Average	17,8	14,8	21	19,7	23,9	16,4	13,8	19,7	23,9	16,4	10,2	16,9	12,5	14,9	23,7

QB12A11. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the supplier?  
Please provide an estimate for the following possible cost items.  
Costs of repairs or replacement at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

[Not relevant] is counted as zero  
FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	779	64	350	366	83	323	79	49	48	40	156	434	343	77	702	137	346	296	248	532	0	0	0
EUR 0	510	31	221	258	55	201	47	29	35	23	121	273	235	60	450	85	193	232	144	366	0	0	0
	65%	49%	63%	70%	67%	62%	59%	58%	72%	58%	77%	63%	69%	77%	64%	62%	56%	78%	58%	69%	0	0	0
EUR 1 - EUR 19	34	4	15	15	0	20	4	4	1	5	1	19	15	0	34	7	21	6	16	18	0	0	0
	4%	6%	4%	4%	0	6%	5%	7%	2%	13%	1%	4%	4%	0	5%	5%	6%	2%	7%	3%	0	0	0
EUR 20 - EUR 39	17	1	8	8	0	9	1	3	1	2	2	13	4	0	17	2	11	5	11	6	0	0	0
	2%	2%	2%	2%	0	3%	1%	6%	2%	5%	1%	3%	1%	0	2%	1%	3%	2%	5%	1%	0	0	0
EUR 40 - EUR 100	31	1	17	14	5	16	3	3	2	1	2	16	16	2	29	6	18	8	13	18	0	0	0
	4%	2%	5%	4%	6%	5%	4%	6%	4%	2%	1%	4%	5%	3%	4%	4%	5%	3%	5%	3%	0	0	0
EUR 100 or more	35	6	13	16	5	21	3	2	0	1	3	17	18	1	34	4	20	11	12	23	0	0	0
	4%	9%	4%	4%	6%	6%	4%	4%	0	2%	2%	4%	5%	1%	5%	3%	6%	4%	5%	4%	0	0	0
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	152	21	76	55	18	58	22	9	10	8	28	96	56	15	138	34	83	36	51	101	0	0	0
	20%	33%	22%	15%	21%	18%	28%	19%	20%	20%	18%	22%	16%	19%	20%	24%	24%	12%	21%	19%	0	0	0
Average	17,8	26,3	18,3	16,2	22	22,6	11,4	16,8	3,2	15	14	12,6	24	7,5	19	11,3	20,7	17,5	18,6	17,4	0	0	0



QB12A21. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the supplier?  
Please provide an estimate for the following possible cost items.  
Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero.  
FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	779	396	384	100	204	207	268	100	204	207	120	148	152	350	277
EUR 0	586	301	285	62	141	156	227	62	141	156	102	125	110	243	233
	75%	76%	74%	62%	69%	76%	85%	62%	69%	76%	85%	84%	72%	70%	84%
EUR 1 - EUR 99	45	24	21	11	22	6	7	11	22	6	5	2	10	26	9
	6%	6%	5%	11%	11%	3%	3%	11%	11%	3%	4%	1%	6%	7%	3%
EUR 100 - EUR 199	7	4	3	0	4	3	0	0	4	3	0	0	3	2	2
	1%	1%	1%	0	2%	1%	0	0	2%	1%	0	0	2%	1%	1%
EUR 200 or more	2	2	0	0	1	0	1	0	1	0	1	0	1	1	0
	0	1%	0	0	0	0	0	0	0	0	1%	0	1%	0	0
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	139	65	74	28	36	42	33	28	36	42	12	21	28	78	33
	18%	16%	19%	28%	18%	20%	12%	28%	18%	20%	10%	14%	18%	22%	12%
Average	4,5	5,8	3,2	3,3	8,1	3,2	3,3	3,3	8,1	3,2	6,9	0,2	9,9	3,9	2,4

QB12A21. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the supplier?  
Please provide an estimate for the following possible cost items.  
Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

[Not relevant] is counted as zero  
FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	779	64	350	366	83	323	79	49	48	40	156	434	343	77	702	137	346	296	248	532	0	0	0
EUR 0	586	36	258	293	61	240	51	31	38	25	140	313	271	63	524	94	231	262	168	418	0	0	0
	75%	56%	74%	80%	73%	74%	65%	63%	79%	63%	90%	72%	79%	81%	75%	68%	67%	88%	68%	79%	0	0	0
EUR 1 - EUR 99	45	6	18	22	3	25	6	4	0	8	0	32	13	1	44	7	34	4	28	17	0	0	0
	6%	9%	5%	6%	4%	8%	7%	7%	0	20%	0	7%	4%	1%	6%	5%	10%	1%	11%	3%	0	0	0
EUR 100 - EUR 199	7	1	2	4	2	3	1	1	0	0	0	3	4	0	7	3	3	1	2	5	0	0	0
	1%	2%	1%	1%	2%	1%	1%	2%	0	0	0	1%	1%	0	1%	2%	1%	0	1%	1%	0	0	0
EUR 200 or more	2	0	1	1	1	1	0	0	0	0	0	1	1	0	2	0	1	1	1	1	0	0	0
	0	0	0	0	1%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	139	21	71	47	17	55	21	14	10	7	16	84	55	14	125	33	77	28	48	91	0	0	0
	18%	33%	20%	13%	20%	17%	27%	27%	21%	17%	10%	19%	16%	18%	18%	24%	22%	10%	20%	17%	0	0	0
Average	4,5	6,1	4,7	4,2	13,4	4,5	5,2	7,5	0	6,4	0	5,1	3,8	0,4	5	4,7	5,8	3,1	6	3,9	0	0	0

QB12A31. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the supplier?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

[Not relevant] is counted as zero!  
 FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	779	396	384	100	204	207	268	100	204	207	120	148	152	350	277
EUR 0	344	186	158	45	73	78	147	45	73	78	58	89	65	157	122
	44%	47%	41%	45%	36%	38%	55%	45%	36%	38%	48%	60%	42%	45%	44%
EUR 1 - EUR 19	122	68	54	11	35	36	40	11	35	36	17	23	25	41	57
	16%	17%	14%	11%	17%	18%	15%	11%	17%	18%	14%	16%	16%	12%	21%
EUR 20 - EUR 39	52	22	29	5	18	12	17	5	18	12	11	6	9	25	18
	7%	6%	8%	5%	9%	6%	6%	5%	9%	6%	9%	4%	6%	7%	6%
EUR 40 - EUR 100	36	11	26	3	15	11	7	3	15	11	3	4	8	14	15
	5%	3%	7%	3%	7%	6%	3%	3%	7%	6%	2%	3%	5%	4%	5%
More than EUR 100	27	18	9	1	11	9	6	1	11	9	4	2	7	8	12
	3%	4%	2%	1%	5%	4%	2%	1%	5%	4%	3%	1%	4%	2%	4%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	199	92	107	36	52	60	51	36	52	60	27	24	40	105	54
	25%	23%	28%	36%	25%	29%	19%	36%	25%	29%	23%	16%	26%	30%	19%
Average	14,8	14,8	14,8	7,1	21,1	19,7	9,4	7,1	21,1	19,7	13,1	6,7	17,2	12,3	16,4

QB12A31. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the supplier?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

[Not relevant] is counted as zero  
 FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	779	64	350	366	83	323	79	49	48	40	156	434	343	77	702	137	346	296	248	532	0	0	0
EUR 0	344	30	163	151	29	132	37	22	21	12	91	183	159	49	295	57	152	135	110	233	0	0	0
	44%	47%	47%	41%	35%	41%	46%	44%	44%	31%	58%	42%	46%	63%	42%	41%	44%	45%	45%	44%	0	0	0
EUR 1 - EUR 19	122	3	46	73	15	52	4	10	6	11	24	70	52	8	115	23	52	47	36	86	0	0	0
	16%	5%	13%	20%	18%	16%	6%	20%	12%	28%	16%	16%	15%	10%	16%	17%	15%	16%	15%	16%	0	0	0
EUR 20 - EUR 39	52	6	23	22	4	26	5	2	7	1	7	29	22	1	51	7	19	26	21	31	0	0	0
	7%	9%	7%	6%	5%	8%	6%	3%	14%	2%	5%	7%	7%	1%	7%	5%	5%	9%	8%	6%	0	0	0
EUR 40 - EUR 100	36	1	13	23	5	16	5	0	2	4	5	20	16	1	35	5	17	14	13	24	0	0	0
	5%	2%	4%	6%	6%	5%	7%	0	4%	9%	3%	5%	5%	1%	5%	4%	5%	5%	5%	4%	0	0	0
More than EUR 100	27	2	8	17	7	15	2	0	1	0	2	11	16	0	27	5	10	12	7	20	0	0	0
	3%	3%	2%	5%	8%	5%	2%	0	2%	0	1%	2%	5%	0	4%	4%	3%	4%	3%	4%	0	0	0
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	199	22	97	80	23	82	27	16	12	12	27	120	78	19	180	41	95	63	61	138	0	0	0
	25%	34%	28%	22%	28%	26%	33%	33%	24%	30%	17%	28%	23%	25%	26%	30%	28%	21%	24%	26%	0	0	0
Average	14,8	18,7	11,4	17,3	25,8	16,8	18,3	3,4	19,2	11,9	7	13	17,1	2,3	16,2	12,5	12,4	18,4	14,2	15,1	0	0	0

QB12AT1. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

INDICATE TOTAL AMOUNT

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	779	396	384	100	204	207	268	100	204	207	120	148	152	350	277
EUR 0	388	208	180	52	85	89	162	52	85	89	70	92	74	180	134
	50%	53%	47%	52%	42%	43%	61%	52%	42%	43%	59%	62%	48%	51%	48%
EUR 1 - EUR 19	103	54	49	9	23	33	38	9	23	33	17	21	19	35	49
	13%	14%	13%	9%	11%	16%	14%	9%	11%	16%	14%	14%	12%	10%	18%
EUR 20 - EUR 39	55	27	28	7	15	15	18	7	15	15	9	9	11	23	20
	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	6%	7%	7%	7%
EUR 40 - EUR 100	62	21	41	7	28	16	11	7	28	16	5	6	14	24	24
	8%	5%	11%	7%	14%	8%	4%	7%	14%	8%	4%	4%	9%	7%	8%
More than EUR 100	68	38	30	8	26	19	16	8	26	19	11	5	13	30	26
	9%	10%	8%	8%	13%	9%	6%	8%	13%	9%	9%	3%	8%	8%	9%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	103	48	56	17	27	36	23	17	27	36	8	15	22	57	24
	13%	12%	15%	17%	13%	17%	9%	17%	13%	17%	7%	10%	15%	16%	9%
Average	33,6	32,2	35	27,1	48	35,4	24,1	27,1	48	35,4	27	21,6	35,8	27,6	39,3

QB12AT1. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

INDICATE TOTAL AMOUNT

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	779	64	350	366	83	323	79	49	48	40	156	434	343	77	702	137	346	296	248	532	0	0	0
EUR 0	388	30	184	174	32	149	42	22	26	17	99	213	173	54	334	68	162	158	120	268	0	0	0
	50%	47%	53%	48%	39%	46%	53%	45%	53%	44%	63%	49%	50%	70%	48%	49%	47%	53%	49%	50%	0	0	0
EUR 1 - EUR 19	103	2	44	56	11	42	5	7	7	6	25	57	46	7	96	17	41	45	30	73	0	0	0
	13%	3%	13%	15%	14%	13%	6%	14%	14%	15%	16%	13%	13%	9%	14%	13%	12%	15%	12%	14%	0	0	0
EUR 20 - EUR 39	55	5	25	25	3	28	5	5	4	1	9	33	21	1	54	7	22	26	19	36	0	0	0
	7%	8%	7%	7%	4%	9%	7%	10%	8%	2%	6%	8%	6%	1%	8%	5%	6%	9%	8%	7%	0	0	0
EUR 40 - EUR 100	62	3	20	39	8	27	4	5	5	7	7	31	31	3	59	13	29	21	19	43	0	0	0
	8%	5%	6%	11%	10%	8%	5%	10%	10%	16%	4%	7%	9%	4%	8%	9%	8%	7%	8%	8%	0	0	0
More than EUR 100	68	8	26	35	13	37	8	2	1	3	5	36	33	1	67	8	37	23	27	41	0	0	0
	9%	12%	7%	9%	15%	11%	10%	4%	2%	7%	3%	8%	9%	1%	10%	6%	11%	8%	11%	8%	0	0	0
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	103	16	51	37	16	41	15	8	6	6	11	64	39	12	92	24	55	24	33	71	0	0	0
	13%	25%	14%	10%	19%	13%	19%	17%	12%	15%	7%	15%	11%	15%	13%	18%	16%	8%	13%	13%	0	0	0
Average	33,6	45,5	30,7	34,4	57,6	39,9	30,1	25,7	19,6	30	18,6	27,4	41,2	9,6	36,1	25,5	34,8	35,5	35	32,9	0	0	0

QB13. You indicated a price of [INSERT AMOUNT PAID FROM QB3] per [INSERT MONTH/TWO MONTHS/QUARTER/YEAR] for the electricity service. What is the most you would now pay per [INSERT MONTH/TWO MONTHS/QUARTER/YEAR] for this electricity service taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress?

FILTER: ASK QB13 IF [AMOUNT FROM QB3A1]=TRUE OR IF QB3A1=9999999

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	698	349	349	81	182	188	247	81	182	188	111	137	131	314	252
Would pay the same price again	141 20%	82 24%	59 17%	9 11%	40 22%	33 18%	60 24%	9 11%	40 22%	33 18%	29 26%	31 23%	34 26%	60 19%	48 19%
Would pay three quarters of the price	133 19%	80 23%	53 15%	18 22%	46 25%	34 18%	35 14%	18 22%	46 25%	34 18%	14 13%	21 15%	29 22%	70 22%	34 14%
Would pay half the price	147 21%	67 19%	80 23%	32 40%	40 22%	36 19%	39 16%	32 40%	40 22%	36 19%	11 10%	28 20%	25 19%	63 20%	59 23%
Would pay one quarter of the price	43 6%	17 5%	26 7%	5 6%	10 5%	17 9%	12 5%	5 6%	10 5%	17 9%	9 8%	3 2%	10 8%	19 6%	14 5%
Wouldn't sign up for it again	232 33%	102 29%	130 37%	17 21%	46 25%	68 36%	102 41%	17 21%	46 25%	68 36%	48 43%	54 40%	34 26%	101 32%	98 39%
Don't know	1 0	0 0	1 0	0 0	0 0	1 1%	0 0	0 0	0 0	1 1%	0 0	0 0	0 0	1 0	0 0

QB13. You indicated a price of [INSERT AMOUNT PAID FROM QB3] per [INSERT MONTH/TWO MONTHS/QUARTER/YEAR] for the electricity service. What is the most you would now pay per [INSERT MONTH/TWO MONTHS/QUARTER/YEAR] for this electricity service taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress?

FILTER: ASK QB13 IF [AMOUNT FROM QB3A1]=TRUE OR IF QB3A1=9999999

	ACHIEVED EDUCATION				OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	698	52	311	335	73	300	65	39	43	32	145	389	306	70	627	119	306	273	219	479	0	0	0
Would pay the same price again	141	11	56	74	14	59	10	6	4	11	38	74	66	26	115	25	47	69	41	101	0	0	0
	20%	21%	18%	22%	19%	20%	16%	15%	9%	34%	26%	19%	22%	38%	18%	21%	15%	25%	19%	21%	0	0	0
Would pay three quarters of the price	133	16	58	59	17	64	19	8	4	3	18	72	61	12	121	19	75	39	62	71	0	0	0
	19%	31%	18%	18%	24%	21%	29%	20%	10%	9%	13%	19%	20%	16%	19%	16%	25%	14%	28%	15%	0	0	0
Would pay half the price	147	12	66	69	14	65	15	11	9	7	26	84	63	9	138	23	72	52	48	99	0	0	0
	21%	23%	21%	21%	19%	22%	23%	29%	20%	23%	18%	22%	20%	13%	22%	19%	24%	19%	22%	21%	0	0	0
Would pay one quarter of the price	43	3	21	19	4	19	6	4	4	1	5	27	16	2	41	9	19	15	17	26	0	0	0
	6%	6%	7%	6%	5%	6%	9%	10%	9%	3%	3%	7%	5%	3%	7%	7%	6%	6%	8%	5%	0	0	0
Wouldn't sign up for it again	232	10	110	113	23	92	15	10	23	10	59	131	100	21	211	43	93	96	51	181	0	0	0
	33%	19%	35%	34%	32%	31%	24%	26%	52%	31%	40%	34%	33%	30%	34%	36%	31%	35%	23%	38%	0	0	0
Don't know	1	0	1	0	1	0	0	0	0	0	0	1	0	0	1	0	0	1	0	1	0	0	0
	0	0	0	0	1%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0



QB14. Which of these, if any, has the supplier done so far in response to the problem?  
Mark all that apply.

FILTER: ASK QB14 IF QB9 = CODES 1 TO 11

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	702	354	348	97	189	183	233	97	189	183	105	128	138	312	252
Acknowledged problem	204	110	93	21	53	56	74	21	53	56	42	32	48	76	79
	29%	31%	27%	21%	28%	30%	32%	21%	28%	30%	40%	25%	35%	24%	32%
Investigating problem	143	73	70	24	45	35	39	24	45	35	27	12	29	55	59
	20%	21%	20%	25%	24%	19%	17%	25%	24%	19%	26%	9%	21%	18%	23%
Gave a satisfactory explanation	119	55	64	30	33	30	26	30	33	30	10	16	23	54	41
	17%	16%	18%	31%	17%	16%	11%	31%	17%	16%	10%	13%	17%	17%	16%
Gave an unsatisfactory explanation	163	85	78	18	43	42	60	18	43	42	30	30	25	76	63
	23%	24%	23%	18%	23%	23%	26%	18%	23%	23%	29%	23%	18%	24%	25%
Fixed the problem	153	78	75	26	36	37	55	26	36	37	30	25	24	78	52
	22%	22%	22%	27%	19%	20%	24%	27%	19%	20%	29%	20%	18%	25%	20%
Provided a new tariff or contract	48	20	28	7	11	12	18	7	11	12	8	11	5	20	23
	7%	6%	8%	7%	6%	6%	8%	7%	6%	6%	7%	8%	3%	6%	9%
Gave a partial or full refund of the money I paid	75	34	41	11	19	19	26	11	19	19	12	14	13	34	28
	11%	10%	12%	12%	10%	10%	11%	12%	10%	10%	11%	11%	9%	11%	11%
Gave credit note or voucher	16	6	10	3	6	5	2	3	6	5	1	1	4	8	4
	2%	2%	3%	3%	3%	3%	1%	3%	3%	3%	1%	1%	3%	3%	2%
Gave compensation for damages or losses	24	12	13	3	5	7	10	3	5	7	5	5	2	13	10
	3%	3%	4%	3%	3%	4%	4%	3%	3%	4%	5%	4%	1%	4%	4%

QB14. Which of these, if any, has the supplier done so far in response to the problem?  
Mark all that apply.

FILTER: ASK QB14 IF QB9 = CODES 1 TO 11

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	702	354	348	97	189	183	233	97	189	183	105	128	138	312	252
Other	10	2	9	2	3	3	3	2	3	3	2	1	2	6	2
	1%	0	2%	2%	2%	2%	1%	2%	2%	2%	2%	1%	1%	2%	1%
Has done nothing	111	54	56	4	28	33	46	4	28	33	15	32	26	45	40
	16%	15%	16%	4%	15%	18%	20%	4%	15%	18%	14%	25%	19%	14%	16%
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL 'GAVE REIMBURSEMENT OR COMPENSATION'	105	46	59	17	28	28	33	17	28	28	15	18	19	49	38
	15%	13%	17%	18%	15%	15%	14%	18%	15%	15%	14%	14%	14%	16%	15%
TOTAL 'AT LEAST ONE ACTION'	592	300	291	93	161	151	187	93	161	151	90	96	112	267	212
	84%	85%	84%	96%	85%	82%	80%	96%	85%	82%	86%	75%	81%	86%	84%

QB14. Which of these, if any, has the supplier done so far in response to the problem?  
Mark all that apply.

FILTER: ASK QB14 IF QB9 = CODES 1 TO 11

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	702	60	315	327	75	296	70	49	41	37	133	387	313	0	702	122	326	254	235	467	0	0	0
Acknowledged problem	204	16	79	108	25	84	15	13	15	12	38	107	96	0	204	33	81	90	62	141	0	0	0
	29%	27%	25%	33%	34%	28%	22%	27%	38%	32%	29%	28%	31%	0	29%	27%	25%	35%	26%	30%	0	0	0
Investigating problem	143	12	62	69	18	68	8	18	12	6	14	76	67	0	143	24	59	61	50	93	0	0	0
	20%	20%	20%	21%	25%	23%	11%	37%	28%	15%	11%	20%	21%	0	20%	20%	18%	24%	21%	20%	0	0	0
Gave a satisfactory explanation	119	13	60	46	8	48	22	13	6	8	15	67	51	0	119	17	75	27	62	57	0	0	0
	17%	22%	19%	14%	10%	16%	31%	27%	14%	21%	11%	17%	16%	0	17%	14%	23%	11%	26%	12%	0	0	0
Gave an unsatisfactory explanation	163	17	64	82	17	78	20	5	9	10	25	90	74	0	163	19	85	60	65	99	0	0	0
	23%	29%	20%	25%	23%	26%	28%	11%	22%	26%	19%	23%	24%	0	23%	16%	26%	23%	28%	21%	0	0	0
Fixed the problem	153	10	69	75	16	67	16	10	9	12	24	80	72	0	153	20	69	65	44	109	0	0	0
	22%	17%	22%	23%	22%	23%	22%	20%	21%	33%	18%	21%	23%	0	22%	16%	21%	26%	19%	23%	0	0	0
Provided a new tariff or contract	48	1	24	23	4	18	5	3	3	0	15	30	18	0	48	8	28	13	24	24	0	0	0
	7%	2%	8%	7%	5%	6%	7%	6%	7%	0	12%	8%	6%	0	7%	6%	8%	5%	10%	5%	0	0	0
Gave a partial or full refund of the money I paid	75	4	34	36	9	35	6	6	3	2	14	37	37	0	75	6	33	36	32	43	0	0	0
	11%	7%	11%	11%	12%	12%	9%	13%	7%	5%	11%	9%	12%	0	11%	5%	10%	14%	14%	9%	0	0	0
Gave credit note or voucher	16	0	7	9	4	7	0	1	2	1	1	12	4	0	16	2	11	3	8	8	0	0	0
	2%	0	2%	3%	5%	2%	0	2%	5%	3%	1%	3%	1%	0	2%	2%	3%	1%	3%	2%	0	0	0
Gave compensation for damages or losses	24	1	12	11	3	10	3	2	1	1	5	8	16	0	24	1	14	9	11	14	0	0	0
	3%	2%	4%	3%	4%	3%	4%	4%	2%	2%	4%	2%	5%	0	3%	1%	4%	4%	4%	3%	0	0	0

QB14. Which of these, if any, has the supplier done so far in response to the problem?  
Mark all that apply.

FILTER: ASK QB14 IF QB9 = CODES 1 TO 11

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	702	60	315	327	75	296	70	49	41	37	133	387	313	0	702	122	326	254	235	467	0	0	0
Other	10	1	5	5	0	5	1	1	2	0	2	6	4	0	10	2	7	1	1	9	0	0	0
	1%	2%	1%	1%	0	2%	1%	2%	5%	0	1%	1%	1%	0	1%	2%	2%	0	0	2%	0	0	0
Has done nothing	111	6	53	51	15	40	8	3	4	7	33	60	51	0	111	24	41	46	23	87	0	0	0
	16%	10%	17%	16%	20%	14%	11%	6%	10%	20%	25%	15%	16%	0	16%	20%	12%	18%	10%	19%	0	0	0
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL 'GAVE REIMBURSEMENT OR COMPENSATION'	105	4	49	52	14	50	8	9	6	3	16	55	50	0	105	9	51	45	47	59	0	0	0
	15%	7%	16%	16%	18%	17%	11%	18%	14%	7%	12%	14%	16%	0	15%	7%	16%	18%	20%	13%	0	0	0
TOTAL 'AT LEAST ONE ACTION'	592	54	262	276	60	256	63	46	37	30	99	327	262	0	592	98	285	209	212	380	0	0	0
	84%	90%	83%	84%	80%	86%	89%	94%	90%	80%	75%	85%	84%	0	84%	80%	88%	82%	90%	81%	0	0	0

QB15A2. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the supplier?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who received reimbursement of compensation'

FILTER: ASK QB15A IF QB14 = 7 OR 8 OR 9

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	105	46	59	17	28	28	33	17	28	28	15	18	19	49	38
EUR 0	9	2	7	0	1	6	2	0	1	6	2	0	2	4	3
	8%	4%	11%	0	4%	20%	6%	0	4%	20%	13%	0	10%	8%	7%
EUR 1 - EUR 19	6	4	2	2	2	1	2	2	2	1	0	2	1	4	1
	6%	10%	3%	11%	7%	4%	5%	11%	7%	4%	0	10%	5%	9%	2%
EUR 20 - EUR 39	22	9	13	6	7	3	6	6	7	3	2	4	5	11	6
	20%	20%	21%	33%	25%	11%	18%	33%	25%	11%	14%	22%	26%	22%	15%
EUR 40 - EUR 99	27	11	17	5	9	5	9	5	9	5	5	4	6	11	11
	26%	23%	28%	28%	32%	18%	27%	28%	32%	18%	33%	23%	31%	22%	28%
EUR 100 - EUR 199	25	10	15	4	6	8	7	4	6	8	3	4	1	12	12
	23%	22%	25%	23%	22%	27%	22%	23%	22%	27%	20%	23%	6%	25%	31%
EUR 200 or more	16	9	7	1	3	6	6	1	3	6	3	3	3	7	6
	15%	19%	12%	6%	11%	20%	18%	6%	11%	20%	20%	17%	16%	14%	16%
Don't know	1	1	0	0	0	0	1	0	0	0	0	1	1	0	0
	1%	2%	0	0	0	0	3%	0	0	0	0	6%	5%	0	0
Average	155,5	143,7	165,2	68,7	124,4	262,6	152,8	68,7	124,4	262,6	161,4	146,4	87,1	142,6	202,8

QB15A2. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the supplier?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who received reimbursement of compensation'

FILTER: ASK QB15A IF QB14 = 7 OR 8 OR 9

	Total	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU	
TOTAL	105	4	49	52	14	50	8	9	6	3	16	55	50	0	105	9	51	45	47	59	0	0	0	
EUR 0	9	0	5	4	1	3	1	0	3	0	1	5	4	0	9	0	7	2	5	4	0	0	0	
	8%	0	10%	7%	7%	5%	12%	0	51%	0	6%	9%	8%	0	8%	0	13%	4%	11%	6%	0	0	0	
EUR 1 - EUR 19	6	0	4	3	1	5	0	1	0	0	0	5	2	0	6	0	4	3	2	5	0	0	0	
	6%	0	8%	5%	7%	9%	0	9%	0	0	0	8%	4%	0	6%	0	7%	6%	4%	8%	0	0	0	
EUR 20 - EUR 39	22	0	12	10	0	14	1	3	0	2	2	10	12	0	22	3	12	7	11	11	0	0	0	
	20%	0	24%	19%	0	28%	13%	29%	0	70%	12%	18%	24%	0	20%	33%	23%	15%	23%	18%	0	0	0	
EUR 40 - EUR 99	27	1	16	10	3	12	1	4	3	0	5	14	14	0	27	3	14	11	11	17	0	0	0	
	26%	25%	33%	19%	21%	24%	12%	40%	49%	0	31%	25%	28%	0	26%	33%	27%	23%	23%	29%	0	0	0	
EUR 100 - EUR 199	25	2	7	16	5	10	4	1	0	1	4	14	11	0	25	2	11	12	10	15	0	0	0	
	23%	50%	14%	31%	37%	20%	50%	11%	0	30%	26%	25%	22%	0	23%	23%	22%	26%	21%	25%	0	0	0	
EUR 200 or more	16	1	5	10	4	7	1	1	0	0	3	7	8	0	16	1	4	11	9	7	0	0	0	
	15%	25%	10%	19%	28%	14%	13%	11%	0	0	19%	13%	16%	0	15%	11%	8%	24%	19%	12%	0	0	0	
Don't know	1	0	1	0	0	0	0	0	0	0	1	1	0	0	1	0	0	1	0	1	0	0	0	
	1%	0	2%	0	0	0	0	0	0	0	6%	2%	0	0	1%	0	0	2%	0	2%	0	0	0	
Average	155,5	128,9	149,3	163,3	313,7	138,2	132,5	70,9	71,4	45,7	177,2	173,1	134	0	155,5	89,6	87,5	239,5	202,5	119,1	0	0	0	

QB15A1. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the supplier?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QB15A IF QB14 = 7 OR 8 OR 9

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	779	396	384	100	204	207	268	100	204	207	120	148	152	350	277
EUR 0	683	352	331	83	178	184	237	83	178	184	107	130	136	305	242
	88%	89%	86%	83%	87%	89%	89%	83%	87%	89%	89%	88%	89%	87%	87%
EUR 1 - EUR 19	6	4	2	2	2	1	2	2	2	1	0	2	1	4	1
	1%	1%	1%	2%	1%	0	1%	2%	1%	0	0	1%	1%	1%	0
EUR 20 - EUR 39	22	9	13	6	7	3	6	6	7	3	2	4	5	11	6
	3%	2%	3%	6%	3%	1%	2%	6%	3%	1%	2%	3%	3%	3%	2%
EUR 40 - EUR 99	27	11	17	5	9	5	9	5	9	5	5	4	6	11	11
	4%	3%	4%	5%	4%	2%	3%	5%	4%	2%	4%	3%	4%	3%	4%
EUR 100 - EUR 199	25	10	15	4	6	8	7	4	6	8	3	4	1	12	12
	3%	3%	4%	4%	3%	4%	3%	4%	3%	4%	2%	3%	1%	3%	4%
EUR 200 or more	16	9	7	1	3	6	6	1	3	6	3	3	3	7	6
	2%	2%	2%	1%	1%	3%	2%	1%	1%	3%	2%	2%	2%	2%	2%
Don't know	1	1	0	0	0	0	1	0	0	0	0	1	1	0	0
	0	0	0	0	0	0	0	0	0	0	0	1%	1%	0	0
Average	19,1	15,7	22,7	11,7	16,2	28,4	17	11,7	16,2	28,4	17,2	16,9	9,1	18,3	25,6

QB15A1. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the supplier?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QB15A IF QB14 = 7 OR 8 OR 9

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	779	64	350	366	83	323	79	49	48	40	156	434	343	77	702	137	346	296	248	532	0	0	0
EUR 0	683	60	305	318	71	276	72	40	45	37	141	384	297	77	605	128	302	253	206	477	0	0	0
	88%	94%	87%	87%	85%	85%	91%	82%	94%	93%	90%	89%	87%	100%	86%	93%	87%	85%	83%	90%	0	0	0
EUR 1 - EUR 19	6	0	4	3	1	5	0	1	0	0	0	5	2	0	6	0	4	3	2	5	0	0	0
	1%	0	1%	1%	1%	1%	0	2%	0	0	0	1%	1%	0	1%	0	1%	1%	1%	1%	0	0	0
EUR 20 - EUR 39	22	0	12	10	0	14	1	3	0	2	2	10	12	0	22	3	12	7	11	11	0	0	0
	3%	0	3%	3%	0	4%	1%	5%	0	5%	1%	2%	3%	0	3%	2%	3%	2%	4%	2%	0	0	0
EUR 40 - EUR 99	27	1	16	10	3	12	1	4	3	0	5	14	14	0	27	3	14	11	11	17	0	0	0
	4%	2%	5%	3%	3%	4%	1%	7%	6%	0	3%	3%	4%	0	4%	2%	4%	4%	4%	3%	0	0	0
EUR 100 - EUR 199	25	2	7	16	5	10	4	1	0	1	4	14	11	0	25	2	11	12	10	15	0	0	0
	3%	3%	2%	4%	6%	3%	5%	2%	0	2%	3%	3%	3%	0	4%	2%	3%	4%	4%	3%	0	0	0
EUR 200 or more	16	1	5	10	4	7	1	1	0	0	3	7	8	0	16	1	4	11	9	7	0	0	0
	2%	2%	1%	3%	5%	2%	1%	2%	0	0	2%	2%	2%	0	2%	1%	1%	4%	4%	1%	0	0	0
Don't know	1	0	1	0	0	0	0	0	0	0	1	1	0	0	1	0	0	1	0	1	0	0	0
	0	0	0	0	0	0	0	0	0	0	1%	0	0	0	0	0	0	0	0	0	0	0	0
Average	19,1	8,2	18,7	21,5	47,5	20,2	11,7	13,1	4,3	3,2	16,1	19,5	18	0	21,2	5,9	11,1	34,6	34,1	12,1	0	0	0



QB16. To what extent has the problem been resolved?

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	779	396	384	100	204	207	268	100	204	207	120	148	152	350	277
Fully resolved	327	170	157	34	83	82	129	34	83	82	58	71	57	150	119
	42%	43%	41%	34%	41%	40%	48%	34%	41%	40%	48%	48%	37%	43%	43%
Partly resolved	174	87	86	32	57	43	42	32	57	43	18	24	41	75	58
	22%	22%	23%	32%	28%	21%	15%	32%	28%	21%	15%	16%	27%	21%	21%
Not yet resolved but I was informed that the investigation is ongoing	101	52	50	23	25	33	21	23	25	33	11	10	20	50	31
	13%	13%	13%	23%	12%	16%	8%	23%	12%	16%	9%	7%	13%	14%	11%
Not yet resolved and I have not received any reply	96	39	56	7	26	30	32	7	26	30	14	19	18	38	39
	12%	10%	15%	7%	13%	14%	12%	7%	13%	14%	11%	13%	12%	11%	14%
Not resolved and I decided not to do anything about it	82	47	35	5	14	19	44	5	14	19	20	24	16	36	30
	11%	12%	9%	5%	7%	9%	17%	5%	7%	9%	17%	16%	11%	10%	11%
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QB16. To what extent has the problem been resolved?

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	779	64	350	366	83	323	79	49	48	40	156	434	343	77	702	137	346	296	248	532	0	0	0
Fully resolved	327	18	145	164	34	136	29	20	16	15	76	171	155	31	296	52	126	148	95	232	0	0	0
	42%	28%	41%	45%	41%	42%	36%	41%	33%	38%	49%	39%	45%	40%	42%	38%	37%	50%	38%	44%	0	0	0
Partly resolved	174	25	71	78	16	72	20	15	13	12	25	100	74	10	164	32	96	47	76	98	0	0	0
	22%	39%	20%	21%	20%	22%	25%	30%	28%	31%	16%	23%	22%	12%	23%	23%	28%	16%	31%	18%	0	0	0
Not yet resolved but I was informed that the investigation is ongoing	101	11	53	38	13	45	8	10	7	4	14	59	43	6	95	21	53	27	36	65	0	0	0
	13%	17%	15%	10%	15%	14%	10%	21%	14%	10%	9%	13%	12%	8%	14%	15%	15%	9%	15%	12%	0	0	0
Not yet resolved and I have not received any reply	96	7	42	46	10	44	12	3	8	4	15	54	40	13	83	17	43	36	23	72	0	0	0
	12%	11%	12%	13%	12%	14%	15%	6%	16%	9%	9%	13%	12%	16%	12%	12%	12%	12%	9%	14%	0	0	0
Not resolved and I decided not to do anything about it	82	3	39	39	10	25	11	1	4	5	26	50	32	18	64	15	27	39	18	64	0	0	0
	11%	5%	11%	11%	13%	8%	14%	2%	8%	12%	17%	12%	9%	24%	9%	11%	8%	13%	7%	12%	0	0	0
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QB17A. How long did the problem last until it was fully resolved?

FILTER: ASK QB17A IF QB16 = 1

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	327	170	157	34	83	82	129	34	83	82	58	71	57	150	119
Less than one day	39 12%	20 12%	19 12%	3 10%	9 10%	9 11%	18 14%	3 10%	9 10%	9 11%	4 7%	14 20%	8 14%	23 15%	8 7%
One day to less than a week	77 24%	49 29%	28 18%	10 29%	23 27%	18 22%	26 20%	10 29%	23 27%	18 22%	9 15%	18 25%	14 24%	32 21%	31 26%
One week to less than one month	89 27%	39 23%	50 32%	14 42%	18 21%	19 24%	37 29%	14 42%	18 21%	19 24%	19 34%	18 25%	19 32%	42 28%	28 23%
One month to less than three months	74 23%	41 24%	32 21%	4 11%	23 28%	22 26%	25 20%	4 11%	23 28%	22 26%	16 28%	10 13%	12 20%	32 22%	29 25%
Three months to less than six months	29 9%	10 6%	19 12%	2 6%	8 10%	6 8%	13 10%	2 6%	8 10%	6 8%	5 8%	8 11%	4 8%	12 8%	13 11%
Six months to less than a year	13 4%	8 5%	5 3%	1 2%	3 4%	3 3%	6 5%	1 2%	3 4%	3 3%	2 3%	4 6%	0 0%	4 3%	9 7%
A year or more	7 2%	3 2%	4 3%	0 0%	0 0%	4 5%	3 2%	0 0%	0 0%	4 5%	3 5%	0 0%	1 2%	5 3%	1 1%
Don't remember	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%
TOTAL 'LESS THAN A MONTH'	205 63%	108 63%	97 62%	27 81%	49 59%	47 57%	82 63%	27 81%	49 59%	47 57%	32 55%	50 70%	40 70%	97 65%	67 56%

QB17A. How long did the problem last until it was fully resolved?

FILTER: ASK QB17A IF QB16 = 1

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	327	170	157	34	83	82	129	34	83	82	58	71	57	150	119
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	103 31%	52 30%	51 32%	6 17%	31 37%	28 34%	38 30%	6 17%	31 37%	28 34%	21 36%	17 24%	16 28%	44 29%	42 35%
TOTAL 'SIX MONTHS OR MORE'	20 6%	11 6%	9 6%	1 2%	3 4%	7 8%	9 7%	1 2%	3 4%	7 8%	5 9%	4 6%	1 2%	9 6%	10 8%

QB17A. How long did the problem last until it was fully resolved?

FILTER: ASK QB17A IF QB16 = 1

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	327	18	145	164	34	136	29	20	16	15	76	171	155	31	296	52	126	148	95	232	0	0	0
Less than one day	39	1	16	22	2	14	4	3	4	1	12	25	13	9	31	6	11	22	8	31	0	0	0
	12%	6%	11%	13%	5%	10%	12%	14%	25%	7%	16%	15%	8%	28%	10%	11%	9%	15%	8%	14%	0	0	0
One day to less than a week	77	7	40	30	5	30	12	6	1	6	17	37	40	8	69	16	30	31	25	52	0	0	0
	24%	38%	28%	18%	15%	22%	42%	32%	6%	37%	22%	22%	26%	25%	23%	31%	24%	21%	26%	23%	0	0	0
One week to less than one month	89	3	40	46	11	38	5	7	4	3	20	47	42	8	81	20	42	27	29	59	0	0	0
	27%	17%	28%	28%	32%	28%	17%	36%	25%	20%	27%	27%	27%	25%	27%	38%	33%	18%	31%	25%	0	0	0
One month to less than three months	74	5	25	44	9	37	5	1	5	3	13	38	35	5	69	9	28	36	21	52	0	0	0
	23%	28%	17%	27%	26%	27%	19%	5%	31%	18%	17%	22%	23%	15%	23%	18%	22%	24%	22%	23%	0	0	0
Three months to less than six months	29	2	13	14	5	10	2	2	1	2	8	16	13	1	28	1	10	18	6	23	0	0	0
	9%	11%	9%	8%	14%	7%	6%	9%	6%	13%	10%	9%	9%	3%	9%	2%	8%	12%	6%	10%	0	0	0
Six months to less than a year	13	0	5	8	2	3	1	1	0	1	5	4	9	1	12	0	5	8	5	8	0	0	0
	4%	0	3%	5%	6%	2%	3%	4%	0	5%	7%	2%	6%	3%	4%	0	4%	5%	5%	3%	0	0	0
A year or more	7	0	6	1	1	4	0	0	1	0	1	4	3	0	7	0	1	6	1	6	0	0	0
	2%	0	4%	1%	3%	3%	0	0	6%	0	1%	2%	2%	0	2%	0	1%	4%	1%	3%	0	0	0
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL 'LESS THAN A MONTH'	205	11	96	98	17	82	20	17	9	10	49	109	94	24	180	42	82	81	62	143	0	0	0
	63%	61%	66%	60%	51%	60%	71%	82%	56%	64%	65%	64%	61%	78%	61%	80%	65%	54%	65%	62%	0	0	0

QB17A. How long did the problem last until it was fully resolved?

FILTER: ASK QB17A IF QB16 = 1

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	327	18	145	164	34	136	29	20	16	15	76	171	155	31	296	52	126	148	95	232	0	0	0
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	103 31%	7 39%	38 26%	57 35%	13 40%	47 35%	7 25%	3 14%	6 38%	5 31%	21 28%	54 32%	49 31%	6 18%	97 33%	10 20%	38 30%	54 37%	27 29%	75 33%	0	0	0
TOTAL 'SIX MONTHS OR MORE'	20 6%	0 0	11 7%	9 5%	3 9%	7 5%	1 3%	1 4%	1 6%	1 5%	6 8%	8 5%	12 8%	1 3%	19 6%	0 0	6 5%	14 9%	6 6%	14 6%	0	0	0

QB17B. How long did the problem last until it was partly resolved?

FILTER: ASK QB17B IF QB16 = 2

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	174	87	86	32	57	43	42	32	57	43	18	24	41	75	58
Less than one day	10 6%	6 7%	4 4%	2 6%	5 8%	1 2%	2 5%	2 6%	5 8%	1 2%	1 6%	1 4%	7 16%	3 4%	0 0%
One day to less than a week	36 20%	20 23%	15 18%	11 33%	11 19%	12 29%	2 4%	11 33%	11 19%	12 29%	2 10%	0 0%	13 31%	13 18%	10 17%
One week to less than one month	55 32%	25 29%	30 34%	11 34%	17 30%	14 31%	13 32%	11 34%	17 30%	14 31%	7 42%	6 25%	9 22%	25 33%	21 37%
One month to less than three months	42 24%	23 27%	19 22%	4 12%	12 20%	12 27%	16 37%	4 12%	12 20%	12 27%	3 15%	13 54%	7 17%	17 23%	18 32%
Three months to less than six months	15 8%	8 9%	7 8%	3 8%	8 14%	1 2%	3 7%	3 8%	8 14%	1 2%	2 11%	1 4%	2 5%	8 11%	5 8%
Six months to less than a year	11 6%	2 2%	9 10%	2 6%	4 7%	0 0%	5 12%	2 6%	4 7%	0 0%	3 16%	2 8%	3 7%	5 7%	3 5%
A year or more	6 3%	3 3%	3 3%	0 0%	1 2%	4 9%	1 2%	0 0%	1 2%	4 9%	0 0%	1 4%	1 2%	4 5%	1 2%
Don't remember	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%
TOTAL 'LESS THAN A MONTH'	100 58%	51 59%	49 56%	24 73%	33 57%	27 62%	17 41%	24 73%	33 57%	27 62%	10 58%	7 29%	28 69%	41 55%	31 53%

QB17B. How long did the problem last until it was partly resolved?

FILTER: ASK QB17B IF QB16 = 2

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	174	87	86	32	57	43	42	32	57	43	18	24	41	75	58
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	57 33%	31 36%	26 30%	7 20%	19 34%	13 29%	18 45%	7 20%	19 34%	13 29%	5 26%	14 58%	9 22%	25 34%	23 40%
TOTAL 'SIX MONTHS OR MORE'	17 10%	5 6%	12 14%	2 6%	5 9%	4 9%	6 14%	2 6%	5 9%	4 9%	3 16%	3 13%	4 9%	9 12%	4 7%



QB17B. How long did the problem last until it was partly resolved?

FILTER: ASK QB17B IF QB16 = 2

	ACHIEVED EDUCATION				OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU	
TOTAL	174	25	71	78	16	72	20	15	13	12	25	100	74	10	164	32	96	47	76	98	0	0	0	
Less than one day	10	3	2	5	1	3	0	2	1	1	2	6	4	2	8	4	3	3	4	6	0	0	0	
	6%	12%	3%	6%	6%	4%	0	14%	7%	8%	8%	6%	5%	20%	5%	12%	3%	6%	5%	6%	0	0	0	
One day to less than a week	36	6	15	14	9	11	4	6	2	3	1	17	18	2	34	5	22	8	15	20	0	0	0	
	20%	24%	22%	18%	58%	15%	19%	40%	13%	22%	4%	17%	25%	20%	21%	16%	23%	18%	20%	21%	0	0	0	
One week to less than one month	55	10	20	24	3	27	9	3	5	2	6	30	25	0	55	6	36	12	28	26	0	0	0	
	32%	41%	29%	31%	18%	37%	44%	20%	37%	15%	26%	30%	33%	0	33%	19%	38%	27%	37%	27%	0	0	0	
One month to less than three months	42	5	18	20	2	17	4	2	2	3	13	29	14	5	38	14	18	10	17	25	0	0	0	
	24%	19%	26%	25%	12%	24%	21%	12%	15%	23%	50%	29%	18%	48%	23%	43%	19%	22%	23%	26%	0	0	0	
Three months to less than six months	15	0	8	7	1	9	1	1	1	2	0	9	6	1	13	2	7	6	5	10	0	0	0	
	8%	0	11%	9%	6%	12%	6%	7%	7%	14%	0	9%	8%	12%	8%	7%	7%	13%	7%	10%	0	0	0	
Six months to less than a year	11	1	5	5	0	2	2	1	2	2	2	4	7	0	11	1	7	3	3	8	0	0	0	
	6%	4%	7%	6%	0	3%	10%	7%	14%	17%	8%	4%	9%	0	7%	3%	7%	6%	4%	8%	0	0	0	
A year or more	6	0	2	4	0	4	0	0	1	0	1	5	1	0	6	0	2	4	3	3	0	0	0	
	3%	0	3%	5%	0	5%	0	0	7%	0	4%	5%	1%	0	4%	0	2%	8%	4%	3%	0	0	0	
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
TOTAL 'LESS THAN A MONTH'	100	19	38	43	13	41	12	11	8	6	9	53	47	4	96	15	62	24	47	53	0	0	0	
	58%	77%	53%	55%	82%	56%	63%	74%	57%	46%	38%	54%	63%	40%	59%	47%	65%	51%	63%	54%	0	0	0	

QB17B. How long did the problem last until it was partly resolved?

FILTER: ASK QB17B IF QB16 = 2

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	174	25	71	78	16	72	20	15	13	12	25	100	74	10	164	32	96	47	76	98	0	0	0
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	57 33%	5 19%	26 37%	26 33%	3 18%	26 36%	5 27%	3 19%	3 22%	5 37%	13 50%	37 38%	20 26%	6 60%	51 31%	16 50%	25 26%	16 35%	22 29%	35 35%	0	0	0
TOTAL 'SIX MONTHS OR MORE'	17 10%	1 4%	7 10%	9 11%	0	6 8%	2 10%	1 7%	3 21%	2 17%	3 12%	9 9%	8 11%	0	17 10%	1 3%	9 9%	7 14%	6 8%	11 11%	0	0	0

QB17C. How long has the problem lasted so far?

FILTER: ASK QB17C IF QB16 = 3 OR 4

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	197	91	106	29	51	63	54	29	51	63	24	29	38	89	70
Less than one day	3 1%	3 3%	0 0	0 0	0 0	3 5%	0 0	0 0	0 0	3 5%	0 0	0 0	0 0	1 1%	2 3%
One day to less than a week	14 7%	7 7%	8 7%	7 23%	5 9%	0 0	3 5%	7 23%	5 9%	0 0	0 0	3 10%	5 12%	5 6%	5 7%
One week to less than one month	41 21%	23 25%	18 17%	13 45%	8 16%	11 17%	9 16%	13 45%	8 16%	11 17%	3 12%	6 19%	7 18%	20 23%	14 20%
One month to less than three months	60 30%	33 37%	26 25%	5 16%	17 34%	23 37%	14 27%	5 16%	17 34%	23 37%	4 15%	11 37%	9 25%	29 33%	21 30%
Three months to less than six months	29 15%	9 10%	21 19%	1 3%	10 19%	7 11%	12 22%	1 3%	10 19%	7 11%	7 28%	5 17%	6 15%	19 21%	5 7%
Six months to less than a year	20 10%	5 6%	14 14%	2 5%	4 8%	13 20%	2 3%	2 5%	4 8%	13 20%	1 3%	1 3%	5 12%	5 5%	11 15%
A year or more	30 15%	11 12%	19 18%	2 7%	7 14%	7 11%	14 26%	2 7%	7 14%	7 11%	10 41%	4 14%	7 18%	10 11%	13 18%
Don't remember	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
TOTAL 'LESS THAN A MONTH'	58 29%	32 36%	26 24%	20 68%	13 25%	13 22%	12 22%	20 68%	13 25%	13 22%	3 12%	9 29%	11 30%	26 29%	21 29%

QB17C. How long has the problem lasted so far?

FILTER: ASK QB17C IF QB16 = 3 OR 4

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	197	91	106	29	51	63	54	29	51	63	24	29	38	89	70
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	89 45%	42 46%	47 44%	6 20%	27 53%	30 48%	26 49%	6 20%	27 53%	30 48%	11 44%	16 53%	15 39%	48 54%	26 37%
TOTAL 'SIX MONTHS OR MORE'	50 25%	16 18%	33 31%	4 12%	11 21%	19 31%	16 29%	4 12%	11 21%	19 31%	11 44%	5 17%	12 31%	15 16%	23 34%

QB17C. How long has the problem lasted so far?

FILTER: ASK QB17C IF QB16 = 3 OR 4

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	197	18	95	84	23	89	20	13	15	8	29	113	83	19	178	38	97	62	60	137	0	0	0
Less than one day	3	0	3	0	0	2	0	0	0	1	0	3	0	1	2	0	2	1	0	3	0	0	0
	1%	0	3%	0	0	2%	0	0	0	13%	0	3%	0	5%	1%	0	2%	2%	0	2%	0	0	0
One day to less than a week	14	1	7	7	3	6	2	3	0	0	1	7	8	1	13	4	9	2	7	8	0	0	0
	7%	5%	7%	8%	13%	7%	9%	21%	0	0	3%	6%	9%	5%	8%	11%	9%	3%	11%	6%	0	0	0
One week to less than one month	41	6	19	15	2	20	4	6	1	2	6	26	14	4	37	7	27	7	21	20	0	0	0
	21%	34%	20%	18%	8%	23%	20%	42%	7%	25%	20%	23%	17%	22%	21%	17%	28%	11%	35%	14%	0	0	0
One month to less than three months	60	4	31	25	4	30	5	2	5	1	12	31	28	5	55	19	24	16	13	47	0	0	0
	30%	22%	33%	29%	18%	34%	27%	14%	34%	13%	43%	27%	34%	25%	31%	51%	25%	26%	21%	34%	0	0	0
Three months to less than six months	29	2	17	11	5	9	6	0	2	4	4	17	13	2	28	6	16	7	10	20	0	0	0
	15%	12%	18%	13%	22%	10%	29%	0	13%	48%	13%	15%	15%	10%	15%	16%	17%	12%	16%	14%	0	0	0
Six months to less than a year	20	0	7	12	4	10	1	1	4	0	0	13	6	2	18	1	10	9	5	15	0	0	0
	10%	0	8%	15%	17%	12%	4%	8%	25%	0	0	12%	8%	11%	10%	3%	10%	15%	8%	11%	0	0	0
A year or more	30	5	10	15	5	12	2	2	3	0	6	16	14	4	26	1	9	20	5	25	0	0	0
	15%	27%	10%	18%	22%	13%	10%	15%	21%	0	21%	14%	17%	22%	14%	3%	9%	32%	8%	18%	0	0	0
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL 'LESS THAN A MONTH'	58	7	29	22	5	28	6	8	1	3	7	36	22	6	52	11	38	10	28	30	0	0	0
	29%	39%	31%	26%	21%	32%	30%	63%	7%	39%	23%	32%	26%	32%	29%	28%	39%	16%	46%	22%	0	0	0

QB17C. How long has the problem lasted so far?

FILTER: ASK QB17C IF QB16 = 3 OR 4

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	197	18	95	84	23	89	20	13	15	8	29	113	83	19	178	38	97	62	60	137	0	0	0
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	89 45%	6 33%	48 51%	35 42%	9 40%	39 44%	11 57%	2 14%	7 47%	5 61%	16 56%	47 42%	41 49%	7 35%	83 46%	26 67%	40 42%	23 38%	22 38%	67 49%	0	0	0
TOTAL 'SIX MONTHS OR MORE'	50 25%	5 27%	17 18%	27 32%	9 39%	22 25%	3 14%	3 23%	7 46%	0	6 21%	29 26%	20 25%	6 32%	44 24%	2 5%	19 19%	29 47%	9 16%	40 29%	0	0	0

QB17D. How long did the problem last until you decided not to do anything about it?

FILTER: ASK QB17D IF QB16 = 5

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	82	47	35	5	14	19	44	5	14	19	20	24	16	36	30
Less than one day	6 7%	2 4%	4 12%	1 20%	1 7%	3 15%	1 2%	1 20%	1 7%	3 15%	1 5%	0 0%	2 13%	0 0%	4 13%
One day to less than a week	13 16%	5 11%	8 23%	2 42%	1 7%	4 20%	6 14%	2 42%	1 7%	4 20%	3 15%	3 13%	2 13%	4 11%	7 23%
One week to less than one month	14 17%	9 18%	5 15%	0 0%	1 7%	4 19%	9 20%	0 0%	1 7%	4 19%	3 15%	6 25%	4 25%	8 22%	2 6%
One month to less than three months	21 26%	12 26%	9 25%	1 21%	7 49%	2 11%	11 26%	1 21%	7 49%	2 11%	6 32%	5 21%	3 19%	9 24%	9 32%
Three months to less than six months	10 12%	7 14%	3 9%	1 17%	1 7%	3 16%	5 11%	1 17%	1 7%	3 16%	3 14%	2 8%	3 18%	5 14%	2 6%
Six months to less than a year	7 8%	6 13%	1 3%	0 0%	2 14%	2 9%	3 7%	0 0%	2 14%	2 9%	1 5%	2 9%	1 6%	3 8%	3 10%
A year or more	12 14%	7 14%	5 14%	0 0%	1 7%	2 10%	9 20%	0 0%	1 7%	2 10%	3 15%	6 24%	1 6%	8 22%	3 10%
Don't remember	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%
TOTAL 'LESS THAN A MONTH'	32 40%	15 33%	17 49%	3 62%	3 22%	10 54%	16 36%	3 62%	3 22%	10 54%	7 34%	9 38%	8 51%	12 33%	12 42%

QB17D. How long did the problem last until you decided not to do anything about it?

FILTER: ASK QB17D IF QB16 = 5

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	82	47	35	5	14	19	44	5	14	19	20	24	16	36	30
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	31 38%	19 41%	12 34%	2 38%	8 57%	5 26%	16 37%	2 38%	8 57%	5 26%	9 46%	7 29%	6 37%	14 38%	11 38%
TOTAL 'SIX MONTHS OR MORE'	19 23%	13 27%	6 17%	0 0	3 21%	4 19%	12 27%	0 0	3 21%	4 19%	4 20%	8 33%	2 12%	10 29%	6 20%



QB17D. How long did the problem last until you decided not to do anything about it?

FILTER: ASK QB17D IF QB16 = 5

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	82	3	39	39	10	25	11	1	4	5	26	50	32	18	64	15	27	39	18	64	0	0	0
Less than one day	6 7%	0 0	4 10%	2 5%	2 19%	1 4%	1 10%	1 100%	0 0	1 17%	0 0	4 8%	2 6%	1 6%	5 8%	2 13%	2 7%	2 4%	1 6%	5 7%	0 0	0 0	0 0
One day to less than a week	13 16%	0 0	7 18%	6 15%	1 10%	3 12%	2 17%	0 0	0 0	2 44%	5 19%	8 16%	5 16%	5 28%	8 12%	2 12%	4 15%	7 18%	2 11%	11 17%	0 0	0 0	0 0
One week to less than one month	14 17%	2 67%	7 18%	5 12%	1 10%	4 15%	4 36%	0 0	0 0	0 0	5 19%	10 19%	4 13%	4 20%	10 16%	5 31%	5 19%	4 10%	2 11%	12 18%	0 0	0 0	0 0
One month to less than three months	21 26%	0 0	10 25%	11 29%	2 24%	6 23%	3 28%	0 0	3 75%	0 0	7 27%	12 23%	10 30%	3 14%	19 29%	4 25%	7 26%	10 26%	6 34%	15 24%	0 0	0 0	0 0
Three months to less than six months	10 12%	0 0	5 12%	5 12%	2 19%	5 20%	0 0	0 0	1 25%	1 18%	1 4%	7 13%	3 10%	1 5%	9 14%	1 7%	4 15%	5 12%	1 6%	9 14%	0 0	0 0	0 0
Six months to less than a year	7 8%	0 0	2 5%	5 13%	2 18%	3 11%	0 0	0 0	0 0	2 8%	2 8%	4 7%	3 10%	2 11%	5 8%	2 12%	1 4%	4 10%	1 6%	6 9%	0 0	0 0	0 0
A year or more	12 14%	1 33%	5 13%	6 15%	0 0	4 16%	1 9%	0 0	0 0	1 21%	6 22%	7 14%	5 15%	3 16%	9 14%	0 0	4 14%	8 20%	5 27%	7 11%	0 0	0 0	0 0
Don't remember	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
TOTAL 'LESS THAN A MONTH'	32 40%	2 67%	18 45%	13 32%	4 38%	8 31%	7 63%	1 100%	0 0	3 61%	10 39%	21 42%	11 35%	10 54%	23 35%	9 57%	11 41%	13 32%	5 28%	27 43%	0 0	0 0	0 0

QB17D. How long did the problem last until you decided not to do anything about it?

FILTER: ASK QB17D IF QB16 = 5

	Total	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU	
TOTAL	82	3	39	39	10	25	11	1	4	5	26	50	32	18	64	15	27	39	18	64	0	0	0	
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	31	0	15	16	4	11	3	0	4	1	8	18	13	3	28	5	11	15	7	24	0	0	0	
	38%	0	38%	41%	43%	42%	28%	0	100%	18%	31%	36%	40%	19%	43%	32%	41%	38%	40%	37%	0	0	0	
TOTAL 'SIX MONTHS OR MORE'	19	1	7	11	2	7	1	0	0	1	8	11	8	5	14	2	5	12	6	13	0	0	0	
	23%	33%	17%	27%	18%	27%	9%	0	0	21%	31%	21%	25%	27%	21%	12%	18%	30%	32%	20%	0	0	0	

QB17T. Duration of the problem

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	779	396	384	100	204	207	268	100	204	207	120	148	152	350	277
Less than one day	58 7%	31 8%	27 7%	6 6%	14 7%	16 8%	21 8%	6 6%	14 7%	16 8%	6 5%	15 10%	16 11%	27 8%	14 5%
One day to less than a week	140 18%	80 20%	59 16%	29 29%	39 19%	34 17%	37 14%	29 29%	39 19%	34 17%	13 11%	24 16%	33 22%	54 16%	52 19%
One week to less than one month	198 25%	96 24%	102 27%	39 38%	44 21%	47 23%	68 25%	39 38%	44 21%	47 23%	33 27%	35 24%	39 25%	95 27%	65 23%
One month to less than three months	197 25%	111 28%	86 23%	13 13%	58 29%	58 28%	67 25%	13 13%	58 29%	58 28%	29 24%	38 26%	31 20%	88 25%	78 28%
Three months to less than six months	83 11%	34 9%	49 13%	6 6%	27 13%	17 8%	32 12%	6 6%	27 13%	17 8%	17 14%	16 11%	15 10%	44 12%	24 9%
Six months to less than a year	50 6%	21 5%	29 8%	4 4%	13 6%	17 8%	16 6%	4 4%	13 6%	17 8%	7 6%	9 6%	9 6%	16 5%	25 9%
A year or more	54 7%	24 6%	31 8%	2 2%	9 4%	16 8%	27 10%	2 2%	9 4%	16 8%	16 13%	11 7%	10 6%	26 8%	18 6%
Don't remember	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
TOTAL 'LESS THAN A MONTH'	395 51%	207 52%	188 49%	74 74%	97 48%	97 47%	126 47%	74 74%	97 48%	97 47%	52 43%	74 50%	88 58%	176 50%	131 47%

QB17T. Duration of the problem

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	779	396	384	100	204	207	268	100	204	207	120	148	152	350	277
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	280 36%	144 36%	135 35%	20 20%	85 42%	76 37%	99 37%	20 20%	85 42%	76 37%	45 38%	54 36%	46 30%	131 37%	103 37%
TOTAL 'SIX MONTHS OR MORE'	104 13%	45 11%	60 16%	7 6%	22 11%	34 16%	43 16%	7 6%	22 11%	34 16%	23 19%	20 13%	18 12%	43 12%	43 16%

QB17T. Duration of the problem

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	779	64	350	366	83	323	79	49	48	40	156	434	343	77	702	137	346	296	248	532	0	0	0
Less than one day	58	4	25	29	5	19	5	6	5	4	14	38	19	13	45	12	18	28	13	45	0	0	0
	7%	6%	7%	8%	6%	6%	6%	12%	10%	10%	9%	9%	5%	16%	6%	9%	5%	9%	5%	8%	0	0	0
One day to less than a week	140	14	69	57	18	50	19	15	3	10	24	69	71	16	124	27	65	48	49	91	0	0	0
	18%	22%	20%	16%	22%	15%	24%	31%	6%	26%	15%	16%	21%	21%	18%	20%	19%	16%	20%	17%	0	0	0
One week to less than one month	198	21	87	90	17	89	22	16	10	7	37	113	84	15	182	37	110	50	81	117	0	0	0
	25%	33%	25%	25%	20%	28%	27%	32%	21%	17%	24%	26%	25%	20%	26%	27%	32%	17%	33%	22%	0	0	0
One month to less than three months	197	14	84	99	17	90	18	5	15	7	45	110	87	17	180	46	78	73	57	140	0	0	0
	25%	22%	24%	27%	21%	28%	23%	10%	31%	16%	29%	25%	25%	22%	26%	34%	23%	25%	23%	26%	0	0	0
Three months to less than six months	83	4	43	36	13	33	9	3	5	8	13	48	35	5	78	10	37	36	22	61	0	0	0
	11%	6%	12%	10%	15%	10%	11%	6%	10%	21%	8%	11%	10%	6%	11%	7%	11%	12%	9%	12%	0	0	0
Six months to less than a year	50	1	19	30	8	18	4	3	6	3	9	25	25	5	45	4	23	24	13	37	0	0	0
	6%	2%	5%	8%	9%	6%	5%	6%	12%	7%	6%	6%	7%	6%	6%	3%	7%	8%	5%	7%	0	0	0
A year or more	54	6	23	25	6	24	3	2	5	1	14	32	23	7	47	1	16	37	14	41	0	0	0
	7%	9%	7%	7%	7%	7%	4%	4%	10%	2%	9%	7%	7%	9%	7%	1%	5%	13%	6%	8%	0	0	0
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL 'LESS THAN A MONTH'	395	39	181	175	40	159	46	37	18	21	75	220	174	44	351	76	193	126	142	253	0	0	0
	51%	61%	52%	48%	48%	49%	57%	75%	37%	53%	48%	51%	51%	57%	50%	55%	56%	43%	57%	48%	0	0	0

QB17T. Duration of the problem

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	779	64	350	366	83	323	79	49	48	40	156	434	343	77	702	137	346	296	248	532	0	0	0
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	280 36%	18 28%	127 36%	135 37%	30 36%	123 38%	27 34%	8 15%	20 41%	15 37%	58 37%	157 36%	122 35%	21 28%	258 37%	57 41%	114 33%	109 37%	79 32%	201 38%	0	0	0
TOTAL 'SIX MONTHS OR MORE'	104 13%	7 11%	42 12%	56 15%	14 17%	42 13%	7 8%	5 10%	11 22%	4 10%	23 15%	56 13%	48 14%	12 16%	92 13%	5 3%	39 11%	61 21%	27 11%	77 15%	0	0	0

QB18. Thank you for reporting on your most serious problem.

With which of the goods or services listed below did you experience your SECOND most serious problem (i.e. that caused you the second most trouble or cost) in the last 12 months?

If your second most serious problem is with the same type of goods or services as your most serious problem, please select this category again.

This is the final problem we ask you to provide information on.

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	487	235	252	45	121	132	188	45	121	132	88	100	85	227	175
Mobile telephone services	107 22%	59 25%	48 19%	7 16%	28 24%	30 23%	41 22%	7 16%	28 24%	30 23%	21 23%	21 21%	20 24%	43 19%	44 25%
Electricity services	36 7%	18 8%	18 7%	8 18%	11 9%	6 4%	11 6%	8 18%	11 9%	6 4%	4 5%	7 7%	9 10%	15 7%	12 7%
Loans or credit ( <i>not including mortgages</i> )	24 5%	10 4%	15 6%	7 15%	7 6%	4 3%	7 4%	7 15%	7 6%	4 3%	6 6%	1 1%	2 2%	17 7%	6 3%
Credit cards	27 5%	13 6%	14 5%	1 2%	11 9%	4 3%	11 6%	1 2%	11 9%	4 3%	6 6%	5 5%	8 9%	10 4%	9 5%
Large household appliances	29 6%	10 4%	19 8%	3 7%	9 7%	11 8%	7 3%	3 7%	9 7%	11 8%	6 6%	1 1%	3 3%	16 7%	10 6%
Train services	24 5%	14 6%	10 4%	1 2%	9 7%	8 6%	6 3%	1 2%	9 7%	8 6%	2 2%	4 4%	4 5%	12 5%	8 5%
Clothing, footwear and bags	50 10%	12 5%	38 15%	10 23%	10 8%	12 9%	19 10%	10 23%	10 8%	12 9%	10 11%	9 9%	8 9%	25 11%	17 10%
Did not have another problem with these goods and services	188 39%	98 42%	90 36%	8 18%	36 30%	58 44%	86 45%	8 18%	36 30%	58 44%	34 39%	52 52%	31 37%	89 39%	68 39%
Don't know	2 0	2 1%	0 0	0 0	0 0	0 0	2 1%	0 0	0 0	0 0	1 1%	1 1%	0 0	1 0	1 1%

QB18. Thank you for reporting on your most serious problem.

With which of the goods or services listed below did you experience your SECOND most serious problem (i.e. that caused you the second most trouble or cost) in the last 12 months?

If your second most serious problem is with the same type of goods or services as your most serious problem, please select this category again.

This is the final problem we ask you to provide information on.

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	487	39	213	235	53	198	47	26	32	22	109	266	220	47	440	98	190	199	146	340	0	0	0
Mobile telephone services	107	8	38	61	15	42	8	5	8	5	25	60	47	8	99	20	43	45	28	79	0	0	0
	22%	20%	18%	26%	28%	21%	16%	19%	24%	22%	23%	23%	21%	17%	23%	20%	22%	23%	19%	23%	0	0	0
Electricity services	36	5	16	15	6	14	2	6	1	2	5	17	19	3	33	9	21	6	14	22	0	0	0
	7%	13%	7%	6%	11%	7%	4%	22%	3%	8%	5%	6%	9%	6%	7%	9%	11%	3%	9%	6%	0	0	0
Loans or credit (not including mortgages)	24	5	15	5	1	12	5	3	2	1	1	15	9	0	24	6	15	4	14	11	0	0	0
	5%	13%	7%	2%	2%	6%	10%	11%	6%	4%	1%	6%	4%	0	6%	6%	8%	2%	9%	3%	0	0	0
Credit cards	27	3	12	12	1	11	6	1	1	1	6	17	10	2	25	8	9	10	14	13	0	0	0
	5%	7%	6%	5%	2%	5%	13%	4%	3%	5%	5%	6%	5%	4%	6%	8%	5%	5%	9%	4%	0	0	0
Large household appliances	29	2	12	16	4	16	3	1	1	3	2	17	11	4	25	9	10	11	6	23	0	0	0
	6%	5%	5%	7%	7%	8%	6%	4%	3%	13%	2%	7%	5%	8%	6%	9%	5%	5%	4%	7%	0	0	0
Train services	24	1	9	14	2	14	4	2	0	0	3	11	13	1	23	5	8	11	7	17	0	0	0
	5%	3%	4%	6%	3%	7%	8%	7%	0	0	3%	4%	6%	2%	5%	5%	4%	6%	5%	5%	0	0	0
Clothing, footwear and bags	50	4	23	23	6	19	1	4	7	3	10	25	25	3	47	12	17	22	18	32	0	0	0
	10%	10%	11%	10%	11%	10%	2%	17%	22%	13%	9%	9%	11%	6%	11%	12%	9%	11%	12%	9%	0	0	0
Did not have another problem with these goods and services	188	11	88	88	18	70	19	4	12	8	56	103	85	27	161	30	68	90	45	143	0	0	0
	39%	29%	41%	38%	34%	36%	40%	16%	38%	35%	52%	39%	39%	57%	37%	31%	36%	45%	31%	42%	0	0	0
Don't know	2	0	0	2	1	0	0	0	0	0	1	1	1	0	2	0	1	1	1	1	0	0	0
	0	0	0	1%	2%	0	0	0	0	0	1%	0	0	0	0	0	1%	1%	1%	0	0	0	0



QC1. You indicated you experienced a problem with loans, credit or credit cards over the last 12 months.

With which of the following did you experience the problem?

FILTER: ASK QC1 TO QC18 IF "LOANS OR CREDITS" OR "CREDIT CARDS", CODE 3 OR 4, IS THE ONLY CHOICE IN DS2A OR DS2B; OR "LOANS OR CREDITS" OR "CREDIT CARDS", CODE 3 OR 4, IN DS3; OR "LOANS OR CREDITS" OR "CREDIT CARDS", CODE 3 OR 4, IN QA18 OR QB18 OR QC18 O

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	898	490	408	152	316	225	205	152	316	225	107	98	193	409	296
Loan (e.g. personal loan or car loan)	159 18%	83 17%	76 19%	18 12%	56 18%	42 18%	44 21%	18 12%	56 18%	42 18%	23 21%	21 21%	39 20%	73 18%	47 16%
Credit card	582 65%	332 68%	250 61%	97 64%	200 64%	153 68%	131 64%	97 64%	200 64%	153 68%	73 68%	58 59%	122 63%	255 62%	205 69%
Store card with credit function	95 11%	50 10%	45 11%	21 14%	47 15%	10 4%	16 8%	21 14%	47 15%	10 4%	6 5%	11 11%	20 10%	50 12%	25 8%
Other consumer credit	62 7%	25 5%	37 9%	15 10%	12 4%	21 9%	14 7%	15 10%	12 4%	21 9%	5 5%	9 9%	12 6%	32 8%	19 6%
Don't know	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0

QC1. You indicated you experienced a problem with loans, credit or credit cards over the last 12 months.

With which of the following did you experience the problem?

FILTER: ASK QC1 TO QC18 IF "LOANS OR CREDITS" OR "CREDIT CARDS", CODE 3 OR 4, IS THE ONLY CHOICE IN DS2A OR DS2B; OR "LOANS OR CREDITS" OR "CREDIT CARDS", CODE 3 OR 4, IN DS3; OR "LOANS OR CREDITS" OR "CREDIT CARDS", CODE 3 OR 4, IN QA18 OR QB18 OR QC18 O

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	898	77	393	428	111	423	114	63	31	41	115	491	407	96	802	140	431	327	314	584	697	173	28
Loan (e.g. personal loan or car loan)	159	18	71	71	23	74	19	3	6	6	28	105	54	26	133	46	70	43	38	121	137	19	3
	18%	23%	18%	16%	20%	18%	17%	5%	20%	14%	24%	21%	13%	27%	17%	33%	16%	13%	12%	21%	20%	11%	10%
Credit card	582	40	246	296	70	292	73	40	20	25	62	295	287	55	527	75	273	234	217	365	461	107	14
	65%	52%	63%	69%	63%	69%	64%	63%	64%	61%	54%	60%	70%	57%	66%	53%	63%	71%	69%	63%	66%	62%	49%
Store card with credit function	95	15	43	37	11	38	12	14	2	5	13	49	46	4	91	9	64	22	43	52	48	37	10
	11%	19%	11%	9%	10%	9%	11%	22%	6%	12%	11%	10%	11%	4%	11%	7%	15%	7%	14%	9%	7%	21%	34%
Other consumer credit	62	5	33	25	7	19	10	7	3	5	12	42	21	12	50	10	24	29	17	46	50	10	2
	7%	6%	8%	6%	6%	4%	9%	10%	10%	12%	11%	9%	5%	12%	6%	7%	6%	9%	5%	8%	7%	6%	7%
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QC2. When did you sign up to this banking service?

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	898	490	408	152	316	225	205	152	316	225	107	98	193	409	296
Less than 6 months ago	140	78	61	33	58	30	18	33	58	30	7	11	27	62	50
	16%	16%	15%	22%	18%	14%	9%	22%	18%	14%	6%	11%	14%	15%	17%
6 months to less than 12 months ago	238	127	111	50	105	48	35	50	105	48	22	13	65	108	65
	27%	26%	27%	33%	33%	21%	17%	33%	33%	21%	21%	13%	34%	26%	22%
12 months to less than 24 months ago	193	105	88	37	77	54	25	37	77	54	16	9	39	93	61
	22%	21%	22%	24%	24%	24%	12%	24%	24%	24%	15%	9%	20%	23%	21%
2 years to less than 5 years ago	155	88	67	21	43	40	52	21	43	40	31	20	21	68	66
	17%	18%	17%	14%	14%	18%	25%	14%	14%	18%	29%	21%	11%	17%	22%
5 years ago or more	172	93	79	10	33	53	76	10	33	53	31	45	40	79	53
	19%	19%	19%	7%	10%	24%	37%	7%	10%	24%	29%	46%	21%	19%	18%
Total 'Less than 6 months ago'	140	78	61	33	58	30	18	33	58	30	7	11	27	62	50
	16%	16%	15%	22%	18%	14%	9%	22%	18%	14%	6%	11%	14%	15%	17%
Total '6 months to less than 24 months'	431	231	200	87	182	102	60	87	182	102	38	22	104	201	126
	48%	47%	49%	57%	58%	45%	29%	57%	58%	45%	36%	22%	54%	49%	43%
Total '2 years ago or more'	327	181	146	31	75	93	128	31	75	93	62	66	61	146	119
	36%	37%	36%	21%	24%	41%	62%	21%	24%	41%	58%	67%	32%	36%	40%
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QC2. When did you sign up to this banking service?

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	898	77	393	428	111	423	114	63	31	41	115	491	407	96	802	140	431	327	314	584	697	173	28
Less than 6 months ago	140	14	57	69	23	59	18	10	4	9	17	83	57	22	118	140	0	0	42	98	123	14	2
	16%	18%	14%	16%	21%	14%	15%	16%	13%	21%	15%	17%	14%	23%	15%	100%	0	0	13%	17%	18%	8%	7%
6 months to less than 12 months ago	238	29	103	107	28	127	37	18	6	7	14	141	97	13	225	0	238	0	102	136	158	73	7
	27%	37%	26%	25%	25%	30%	32%	29%	20%	17%	12%	29%	24%	13%	28%	0	55%	0	33%	23%	23%	42%	24%
12 months to less than 24 months ago	193	24	96	74	16	98	32	20	5	10	12	109	84	15	178	0	193	0	94	99	124	59	10
	22%	31%	24%	17%	15%	23%	28%	32%	16%	25%	10%	22%	21%	15%	22%	0	45%	0	30%	17%	18%	34%	35%
2 years to less than 5 years ago	155	6	62	88	21	73	12	10	6	4	30	73	83	16	140	0	0	155	46	109	135	14	7
	17%	7%	16%	20%	19%	17%	10%	15%	19%	10%	26%	15%	20%	16%	17%	0	0	48%	15%	19%	19%	8%	24%
5 years ago or more	172	5	76	91	23	66	15	5	10	11	42	86	85	31	141	0	0	172	30	142	156	12	3
	19%	6%	19%	21%	20%	16%	14%	8%	32%	28%	36%	18%	21%	32%	18%	0	0	52%	9%	24%	22%	7%	11%
Total 'Less than 6 months ago'	140	14	57	69	23	59	18	10	4	9	17	83	57	22	118	140	0	0	42	98	123	14	2
	16%	18%	14%	16%	21%	14%	15%	16%	13%	21%	15%	17%	14%	23%	15%	100%	0	0	13%	17%	18%	8%	7%
Total '6 months to less than 24 months'	431	52	198	181	44	226	69	38	11	17	26	250	182	28	404	0	431	0	196	235	282	132	17
	48%	68%	50%	42%	40%	53%	61%	60%	36%	41%	23%	51%	45%	29%	50%	0	100%	0	62%	40%	40%	77%	59%
Total '2 years ago or more'	327	11	138	179	44	139	27	15	16	15	71	159	168	47	280	0	0	327	76	251	291	26	10
	36%	14%	35%	42%	39%	33%	24%	23%	51%	38%	62%	32%	41%	49%	35%	0	0	100%	24%	43%	42%	15%	34%
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QC31A. What was/is the total amount of this loan or other consumer credit?  
 If you are not sure, please give an estimate.  
 Please indicate the total amount borrowed in [NATIONAL CURRENCY]:

FILTER: ASK QC31A IF QC1 = 1 OR 4

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	221	108	113	33	68	62	58	33	68	62	28	29	51	105	66
EUR 0 - EUR 2999	119	56	63	24	39	33	24	24	39	33	15	9	31	50	37
	54%	52%	56%	71%	57%	53%	41%	71%	57%	53%	51%	31%	62%	48%	57%
EUR 3000 - EUR 6999	37	21	16	8	10	7	12	8	10	7	5	8	8	20	9
	17%	20%	14%	23%	14%	12%	22%	23%	14%	12%	17%	26%	15%	19%	14%
EUR 7000 - EUR 24999	42	19	23	2	13	11	16	2	13	11	5	12	8	23	11
	19%	18%	20%	6%	19%	17%	29%	6%	19%	17%	17%	40%	16%	22%	17%
EUR 25000 - EUR 99999	16	7	9	0	5	6	5	0	5	6	4	1	4	7	5
	7%	6%	8%	0	7%	9%	9%	0	7%	9%	15%	3%	8%	7%	7%
EUR 100000 or more	8	5	3	0	2	5	0	0	2	5	0	0	0	4	3
	3%	4%	2%	0	3%	9%	0	0	3%	9%	0	0	0	4%	5%
Don't Know	1	1	0	0	0	0	1	0	0	0	0	1	0	1	0
	0	1%	0	0	0	0	2%	0	0	0	0	3%	0	1%	0
Average	13706	14738	12748	2221	12180	26550	8097	2221	12180	26550	9515	6672	7728	14094	17880

QC31A. What was/is the total amount of this loan or other consumer credit?  
 If you are not sure, please give an estimate.  
 Please indicate the total amount borrowed in [NATIONAL CURRENCY]:

FILTER: ASK QC31A IF QC1 = 1 OR 4

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	221	22	104	95	30	93	29	9	9	11	40	147	74	38	184	56	94	72	54	167	188	29	5
EUR 0 - EUR 2999	119	15	54	49	13	53	20	7	6	3	17	75	44	17	102	31	53	34	33	86	95	20	4
	54%	70%	52%	52%	44%	56%	68%	79%	68%	26%	43%	51%	59%	44%	56%	56%	57%	48%	61%	51%	50%	70%	79%
EUR 3000 - EUR 6999	37	3	20	14	6	12	3	1	2	4	9	27	10	9	28	12	14	11	10	27	33	4	1
	17%	13%	19%	15%	20%	13%	9%	11%	21%	36%	23%	18%	14%	23%	16%	21%	15%	16%	19%	16%	17%	13%	21%
EUR 7000 - EUR 24999	42	4	20	18	7	16	3	0	1	3	13	33	9	12	30	10	19	13	9	33	39	3	0
	19%	18%	19%	19%	23%	17%	10%	0	11%	28%	32%	23%	12%	31%	17%	18%	20%	19%	17%	20%	21%	10%	0
EUR 25000 - EUR 99999	16	0	8	8	3	7	3	1	0	1	1	10	6	1	15	3	6	7	2	14	15	1	0
	7%	0	8%	8%	10%	7%	10%	11%	0	9%	3%	7%	8%	3%	8%	5%	6%	10%	4%	8%	8%	3%	0
EUR 100000 or more	8	0	2	6	1	6	1	0	0	0	0	2	6	0	8	0	2	6	0	8	7	1	0
	3%	0	2%	6%	3%	6%	3%	0	0	0	0	1%	8%	0	4%	0	2%	8%	0	5%	4%	3%	0
Don't Know	1	0	1	0	0	0	0	0	0	0	1	1	0	0	1	1	0	0	0	1	1	0	0
	0	0	1%	0	0	0	0	0	0	0	3%	1%	0	0	1%	2%	0	0	0	1%	1%	0	0
Average	13706	3458	9221	20862	17143	18990	12848	6207	3002	7584	5424	8491	24355	6864	15076	6040	10800	23362	4544	16737	14986	7682	1367

QC32A. What is the spending limit on this credit card or store card?

If you are not sure, please give an estimate.

Please indicate the spending limit in [NATIONAL CURRENCY]:

FILTER: ASK QC3.2B IF QC1 = 2 OR 3

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	676	382	294	118	248	163	148	118	248	163	78	69	142	305	230
EUR 0 - EUR 499	223	121	103	61	94	37	32	61	94	37	18	14	49	109	66
	33%	32%	35%	51%	38%	23%	22%	51%	38%	23%	23%	20%	34%	36%	29%
EUR 500 - EUR 999	108	56	53	20	38	24	27	20	38	24	17	10	17	48	43
	16%	15%	18%	17%	15%	15%	18%	17%	15%	15%	21%	14%	12%	16%	19%
EUR 1000 - EUR 2999	200	112	88	29	66	62	44	29	66	62	25	19	45	91	65
	30%	29%	30%	24%	27%	38%	30%	24%	27%	38%	32%	28%	31%	30%	28%
EUR 3000 - EUR 4999	70	47	23	4	23	19	25	4	23	19	11	14	18	30	23
	10%	12%	8%	3%	9%	11%	17%	3%	9%	11%	14%	20%	13%	10%	10%
EUR 5000 - EUR more	75	47	28	5	28	21	20	5	28	21	8	12	14	28	33
	11%	12%	10%	4%	11%	13%	14%	4%	11%	13%	10%	18%	10%	9%	14%
Don't Know	1	1	0	0	0	0	1	0	0	0	1	0	0	1	0
	0	0	0	0	0	0	1%	0	0	0	1%	0	0	0	0
Average	2053	2251	1794	963,4	2160	2521	2247	963,4	2160	2521	1969	2565	1833	1949	2330

QC32A. What is the spending limit on this credit card or store card?

If you are not sure, please give an estimate.

Please indicate the spending limit in [NATIONAL CURRENCY]:

FILTER: ASK QC3.2B IF QC1 = 2 OR 3

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	676	55	288	333	81	330	85	54	22	30	75	344	333	58	618	84	337	256	260	417	509	144	23
EUR 0 - EUR 499	223	30	104	89	21	99	34	31	5	14	19	124	100	20	204	33	145	45	96	128	141	72	10
	33%	55%	36%	27%	26%	30%	40%	57%	23%	47%	25%	36%	30%	34%	33%	39%	43%	18%	37%	31%	28%	50%	44%
EUR 500 - EUR 999	108	7	42	60	19	43	11	9	3	7	16	66	42	7	102	13	54	41	36	73	85	21	2
	16%	12%	15%	18%	23%	13%	14%	18%	14%	24%	21%	19%	13%	11%	16%	16%	16%	16%	14%	17%	17%	15%	9%
EUR 1000 - EUR 2999	200	12	84	104	23	110	25	9	7	7	19	98	102	19	181	19	91	90	71	129	155	39	6
	30%	22%	29%	31%	28%	33%	29%	18%	32%	22%	25%	29%	31%	33%	29%	22%	27%	35%	27%	31%	31%	27%	26%
EUR 3000 - EUR 4999	70	3	31	37	10	37	5	3	4	0	11	33	37	5	65	7	22	42	23	47	63	4	3
	10%	5%	11%	11%	12%	11%	6%	6%	18%	0	15%	10%	11%	8%	11%	8%	6%	16%	9%	11%	12%	3%	13%
EUR 5000 - EUR more	75	3	28	44	9	41	9	1	3	2	10	23	52	8	67	12	25	38	35	40	65	8	2
	11%	5%	10%	13%	11%	12%	11%	2%	14%	7%	14%	7%	16%	14%	11%	14%	7%	15%	13%	10%	13%	5%	8%
Don't Know	1	1	0	0	0	1	0	0	0	0	0	1	0	0	1	0	1	0	0	1	1	0	0
	0	2%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Average	2053	1302	1925	2287	2213	2159	1838	1616	2447	1107	2238	1502	2632	1988	2059	2270	1781	2342	2207	1954	2278	1281	1995



QC4. How did you sign up to this banking service?

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	898	490	408	152	316	225	205	152	316	225	107	98	193	409	296
In person, at a bank or other financial institution	366 41%	186 38%	181 44%	53 35%	105 33%	102 45%	106 52%	53 35%	105 33%	102 45%	54 50%	52 53%	70 36%	150 37%	146 49%
In person, at a retailer	125 14%	74 15%	51 13%	26 17%	48 15%	20 9%	30 15%	26 17%	48 15%	20 9%	15 14%	15 15%	26 14%	59 14%	40 13%
Over the Internet, directly from the credit provider	226 25%	123 25%	104 25%	42 28%	93 30%	56 25%	35 17%	42 28%	93 30%	56 25%	19 18%	16 16%	53 28%	106 26%	67 23%
Over the Internet, through an intermediary (e.g. comparison website)	88 10%	55 11%	33 8%	9 6%	43 14%	26 11%	10 5%	9 6%	43 14%	26 11%	7 6%	4 4%	23 12%	48 12%	17 6%
By telephone	49 5%	30 6%	19 5%	12 8%	16 5%	11 5%	10 5%	12 8%	16 5%	11 5%	6 6%	4 4%	15 8%	23 6%	12 4%
By mail order	19 2%	9 2%	10 2%	5 3%	4 1%	6 2%	5 2%	5 3%	4 1%	6 2%	2 2%	3 3%	5 2%	7 2%	7 2%
From a salesperson visiting the home	10 1%	7 2%	3 1%	2 1%	3 1%	2 1%	4 2%	2 1%	3 1%	2 1%	1 1%	3 3%	1 0	6 1%	4 1%
Other	14 2%	7 1%	7 2%	3 2%	3 1%	3 1%	5 2%	3 2%	3 1%	3 1%	3 3%	2 2%	1 1%	10 2%	3 1%
Don't remember	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0

QC4. How did you sign up to this banking service?

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	898	490	408	152	316	225	205	152	316	225	107	98	193	409	296
TOTAL 'OVER THE INTERNET'	314	177	137	51	136	82	45	51	136	82	26	20	76	154	85
	35%	36%	34%	34%	43%	36%	22%	34%	43%	36%	24%	20%	39%	38%	29%
TOTAL 'OTHER SALES CHANNELS'	584	313	271	101	180	143	160	101	180	143	81	79	117	255	211
	65%	64%	66%	66%	57%	64%	78%	66%	57%	64%	76%	80%	61%	62%	71%

QC4. How did you sign up to this banking service?

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	898	77	393	428	111	423	114	63	31	41	115	491	407	96	802	140	431	327	314	584	697	173	28
In person, at a bank or other financial institution	366	19	138	210	52	159	36	25	19	18	58	204	163	52	314	62	116	189	0	366	337	27	3
	41%	24%	35%	49%	47%	38%	32%	39%	61%	45%	50%	42%	40%	54%	39%	44%	27%	58%	0	63%	48%	15%	11%
In person, at a retailer	125	15	65	45	11	65	21	7	4	3	14	71	54	12	113	21	74	30	0	125	81	35	9
	14%	19%	17%	11%	10%	15%	19%	11%	13%	7%	12%	14%	13%	12%	14%	15%	17%	9%	0	21%	12%	20%	31%
Over the Internet, directly from the credit provider	226	25	97	104	23	120	28	17	4	9	25	118	108	11	215	36	136	55	226	0	165	54	7
	25%	33%	25%	24%	21%	28%	25%	27%	14%	22%	22%	24%	26%	12%	27%	26%	31%	17%	72%	0	24%	31%	24%
Over the Internet, through an intermediary (e.g. comparison website)	88	11	49	29	8	44	19	6	1	4	6	48	40	3	85	7	60	21	88	0	47	38	3
	10%	14%	12%	7%	7%	10%	17%	9%	3%	10%	5%	10%	10%	3%	11%	5%	14%	6%	28%	0	7%	22%	10%
By telephone	49	5	23	21	10	22	3	5	1	4	5	26	24	5	44	9	29	11	0	49	33	13	3
	5%	6%	6%	5%	9%	5%	2%	8%	3%	10%	4%	5%	6%	5%	6%	6%	7%	3%	0	8%	5%	8%	11%
By mail order	19	2	9	8	2	8	2	3	1	0	4	8	11	7	12	2	7	10	0	19	15	4	0
	2%	2%	2%	2%	2%	2%	2%	4%	3%	0	3%	2%	3%	7%	2%	1%	2%	3%	0	3%	2%	2%	0
From a salesperson visiting the home	10	1	7	2	2	2	2	0	0	1	3	8	3	3	8	4	4	2	0	10	9	1	0
	1%	1%	2%	0	2%	0	2%	0	0	2%	3%	2%	1%	3%	1%	3%	1%	1%	0	2%	1%	1%	0
Other	14	0	5	9	3	4	2	1	1	2	1	9	5	4	10	0	5	9	0	14	9	1	4
	2%	0	1%	2%	3%	1%	2%	2%	3%	5%	1%	2%	1%	4%	1%	0	1%	3%	0	2%	1%	1%	13%
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QC4. How did you sign up to this banking service?

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	898	77	393	428	111	423	114	63	31	41	115	491	407	96	802	140	431	327	314	584	697	173	28
TOTAL 'OVER THE INTERNET'	314	36	145	133	32	164	47	23	5	13	31	167	148	14	300	42	196	76	314	0	212	92	10
	35%	47%	37%	31%	28%	39%	42%	36%	17%	32%	27%	34%	36%	15%	37%	30%	45%	23%	100%	0	30%	53%	34%
TOTAL 'OTHER SALES CHANNELS'	584	41	247	295	79	260	66	40	26	28	84	324	259	82	502	98	235	251	0	584	485	81	18
	65%	53%	63%	69%	72%	61%	58%	64%	83%	68%	73%	66%	64%	85%	63%	70%	55%	77%	0	100%	70%	47%	66%

QC5. Did you sign up to this banking service from a credit provider based in your country of residence, in another EU country, or outside the EU?

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	898	490	408	152	316	225	205	152	316	225	107	98	193	409	296
Credit provider based in my country of residence	697 78%	371 76%	326 80%	111 73%	214 68%	189 84%	184 89%	111 73%	214 68%	189 84%	95 89%	89 90%	144 75%	300 73%	253 85%
Credit provider based in another EU country	173 19%	104 21%	69 17%	35 23%	88 28%	31 14%	19 9%	35 23%	88 28%	31 14%	10 9%	9 9%	42 22%	94 23%	36 12%
Credit provider based outside the EU	28 3%	15 3%	13 3%	6 4%	15 5%	5 2%	3 1%	6 4%	15 5%	5 2%	2 2%	1 1%	7 3%	15 4%	7 2%
I don't know where the credit provider is based	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0

QC5. Did you sign up to this banking service from a credit provider based in your country of residence, in another EU country, or outside the EU?

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	898	77	393	428	111	423	114	63	31	41	115	491	407	96	802	140	431	327	314	584	697	173	28
Credit provider based in my country of residence	697	45	288	364	89	311	83	49	27	32	105	387	311	87	610	123	282	291	212	485	697	0	0
	78%	59%	73%	85%	80%	74%	73%	78%	87%	78%	92%	79%	76%	91%	76%	88%	65%	89%	68%	83%	100%	0	0
Credit provider based in another EU country	173	27	92	54	17	98	27	13	2	7	8	95	78	7	165	14	132	26	92	81	0	173	0
	19%	35%	23%	13%	15%	23%	24%	21%	6%	17%	7%	19%	19%	8%	21%	10%	31%	8%	29%	14%	0	100%	0
Credit provider based outside the EU	28	5	13	11	5	15	3	1	2	2	1	10	18	2	26	2	17	10	10	18	0	0	28
	3%	6%	3%	2%	4%	3%	3%	1%	6%	5%	1%	2%	5%	2%	3%	1%	4%	3%	3%	3%	0	0	100%
I don't know where the credit provider is based	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QC6. Which of the items below describe the problem with the banking service or with the credit provider you obtained it from?  
Mark all that apply.

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	898	490	408	152	316	225	205	152	316	225	107	98	193	409	296
PROVISION OF LOAN/CREDIT CARD															
Loan or credit card not at all provided or only partially provided (e.g. impossible to use credit card)	156 17%	79 16%	77 19%	39 25%	63 20%	26 12%	27 13%	39 25%	63 20%	26 12%	15 14%	13 13%	37 19%	66 16%	53 18%
CUSTOMER SERVICE															
Poor customer service (e.g. unsatisfactory assistance)	307 34%	171 35%	136 33%	57 38%	126 40%	73 33%	50 24%	57 38%	126 40%	73 33%	29 27%	21 22%	64 33%	141 34%	102 35%
PRICING															
Unclear or complex pricing (e.g. different types of interest rate)	190 21%	104 21%	86 21%	24 16%	80 25%	56 25%	30 14%	24 16%	80 25%	56 25%	19 17%	11 11%	45 23%	85 21%	61 21%
PAYMENTS															
Payments charged incorrect (e.g. charges not applied correctly, or I was overcharged)	183 20%	98 20%	84 21%	19 13%	67 21%	53 23%	43 21%	19 13%	67 21%	53 23%	26 24%	17 18%	32 16%	76 19%	75 25%
Disproportionate fees applied for late payment	116 13%	63 13%	53 13%	32 21%	40 13%	28 12%	17 8%	32 21%	40 13%	28 12%	11 10%	6 6%	26 13%	52 13%	38 13%
Problems with loan/credit repayment schedule	92 10%	45 9%	47 12%	26 17%	32 10%	18 8%	15 8%	26 17%	32 10%	18 8%	6 5%	10 10%	24 13%	35 8%	33 11%
MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES															

QC6. Which of the items below describe the problem with the banking service or with the credit provider you obtained it from?  
Mark all that apply.

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	898	490	408	152	316	225	205	152	316	225	107	98	193	409	296
Misleading or incorrect indication of the costs of credit (e.g. hidden charges)	75 8%	39 8%	37 9%	13 9%	31 10%	17 8%	14 7%	13 9%	31 10%	17 8%	6 5%	9 9%	12 6%	27 7%	36 12%
Advertising was misleading	79 9%	46 9%	33 8%	16 10%	31 10%	12 5%	20 10%	16 10%	31 10%	12 5%	7 7%	13 13%	15 8%	34 8%	30 10%
Received false advice when signing the contract/applying for the loan	73 8%	43 9%	29 7%	12 8%	31 10%	15 7%	14 7%	12 8%	31 10%	15 7%	5 4%	10 10%	20 10%	32 8%	21 7%
Was provided other services I didn't request	62 7%	33 7%	29 7%	13 8%	24 8%	16 7%	10 5%	13 8%	24 8%	16 7%	7 6%	3 3%	11 6%	34 8%	18 6%
Was put under pressure when signing the contract, applying for or extending the loan (e.g. harassment or excessive advertising)	30 3%	12 2%	18 4%	7 4%	11 3%	6 3%	7 4%	7 4%	11 3%	6 3%	2 2%	5 6%	5 3%	12 3%	13 4%
CONTRACTUAL ISSUES															
Missing or incomplete information in the contract (e.g. duration, conditions for termination, identity of the credit provider, etc.)	66 7%	40 8%	26 6%	9 6%	31 10%	15 7%	11 5%	9 6%	31 10%	15 7%	6 6%	5 5%	11 6%	30 7%	25 8%
Contractual terms not provided, unfair or changed by credit provider without my consent (e.g. unexplained refusal to continue credit provision)	76 8%	42 9%	33 8%	21 14%	29 9%	13 6%	12 6%	21 14%	29 9%	13 6%	5 4%	8 8%	18 9%	31 8%	27 9%



QC6. Which of the items below describe the problem with the banking service or with the credit provider you obtained it from?  
Mark all that apply.

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	898	490	408	152	316	225	205	152	316	225	107	98	193	409	296
Could not withdraw within the 14 day cooling-off period after signing the contract	33 4%	17 3%	16 4%	5 3%	14 4%	10 4%	5 2%	5 3%	14 4%	10 4%	2 2%	3 3%	10 5%	14 3%	9 3%
Problems with termination of my contract or early repayment	50 6%	29 6%	21 5%	10 6%	11 3%	15 6%	15 7%	10 6%	11 3%	15 6%	8 8%	7 7%	13 7%	14 3%	23 8%
FRAUD															
Fraudulent use of credit card	103 11%	62 13%	41 10%	14 9%	25 8%	26 12%	38 18%	14 9%	25 8%	26 12%	15 14%	23 23%	15 8%	56 14%	32 11%
Other problem	92 10%	42 9%	50 12%	17 11%	21 7%	24 11%	30 15%	17 11%	21 7%	24 11%	14 13%	17 17%	23 12%	35 9%	34 12%
Don't know	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
TOTAL 'PROVISION OF LOAN/CREDIT CARD'	156 17%	79 16%	77 19%	39 25%	63 20%	26 12%	27 13%	39 25%	63 20%	26 12%	15 14%	13 13%	37 19%	66 16%	53 18%
TOTAL 'CUSTOMER SERVICE'	307 34%	171 35%	136 33%	57 38%	126 40%	73 33%	50 24%	57 38%	126 40%	73 33%	29 27%	21 22%	64 33%	141 34%	102 35%
TOTAL 'PRICING'	190 21%	104 21%	86 21%	24 16%	80 25%	56 25%	30 14%	24 16%	80 25%	56 25%	19 17%	11 11%	45 23%	85 21%	61 21%

QC6. Which of the items below describe the problem with the banking service or with the credit provider you obtained it from?  
Mark all that apply.

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	898	490	408	152	316	225	205	152	316	225	107	98	193	409	296
TOTAL 'PAYMENTS'	350	188	162	64	129	88	68	64	129	88	38	30	76	145	129
	39%	38%	40%	42%	41%	39%	33%	42%	41%	39%	35%	31%	40%	35%	43%

QC6. Which of the items below describe the problem with the banking service or with the credit provider you obtained it from?  
Mark all that apply.

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	898	490	408	152	316	225	205	152	316	225	107	98	193	409	296
TOTAL 'MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES'	257 29%	145 30%	112 27%	50 33%	102 32%	55 25%	49 24%	50 33%	102 32%	55 25%	23 21%	27 27%	57 30%	119 29%	80 27%
TOTAL 'CONTRACTUAL ISSUES'	201 22%	117 24%	84 21%	42 27%	75 24%	47 21%	37 18%	42 27%	75 24%	47 21%	18 17%	19 19%	46 24%	81 20%	73 25%
TOTAL 'FRAUD'	103 11%	62 13%	41 10%	14 9%	25 8%	26 12%	38 18%	14 9%	25 8%	26 12%	15 14%	23 23%	15 8%	56 14%	32 11%

QC6. Which of the items below describe the problem with the banking service or with the credit provider you obtained it from?  
Mark all that apply.

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	898	77	393	428	111	423	114	63	31	41	115	491	407	96	802	140	431	327	314	584	697	173	28
PROVISION OF LOAN/CREDIT CARD																							
Loan or credit card not at all provided or only partially provided (e.g. impossible to use credit card)	156 17%	32 41%	68 17%	56 13%	21 19%	70 17%	18 16%	14 22%	5 17%	12 29%	15 13%	100 20%	55 14%	14 14%	142 18%	29 21%	86 20%	40 12%	55 17%	101 17%	107 15%	40 23%	8 28%
CUSTOMER SERVICE																							
Poor customer service (e.g. unsatisfactory assistance)	307 34%	26 34%	149 38%	132 31%	35 32%	157 37%	39 34%	24 38%	7 23%	11 27%	32 28%	161 33%	146 36%	25 26%	282 35%	50 36%	174 40%	83 25%	119 38%	188 32%	223 32%	78 45%	6 21%
PRICING																							
Unclear or complex pricing (e.g. different types of interest rate)	190 21%	15 20%	85 22%	90 21%	27 25%	95 22%	31 27%	13 21%	5 16%	8 19%	11 10%	116 24%	74 18%	19 20%	171 21%	29 21%	106 25%	55 17%	65 21%	126 22%	142 20%	42 24%	7 24%
PAYMENTS																							
Payments charged incorrect (e.g. charges not applied correctly, or I was overcharged)	183 20%	10 13%	75 19%	98 23%	22 20%	99 23%	15 13%	10 16%	7 23%	8 19%	21 19%	97 20%	86 21%	8 9%	174 22%	23 16%	89 21%	71 22%	68 22%	114 20%	153 22%	26 15%	4 13%
Disproportionate fees applied for late payment	116 13%	13 16%	59 15%	45 11%	17 15%	49 12%	20 18%	9 13%	4 14%	6 15%	11 10%	80 16%	36 9%	9 9%	107 13%	17 12%	58 13%	42 13%	41 13%	75 13%	88 13%	25 15%	3 11%
Problems with loan/credit repayment schedule	92 10%	8 10%	46 12%	39 9%	12 11%	46 11%	7 6%	8 13%	4 13%	5 12%	9 8%	61 12%	30 7%	9 10%	83 10%	13 9%	51 12%	28 9%	32 10%	60 10%	68 10%	21 12%	3 9%
MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES																							

QC6. Which of the items below describe the problem with the banking service or with the credit provider you obtained it from?  
Mark all that apply.

	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER				
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU	
TOTAL	898	77	393	428	111	423	114	63	31	41	115	491	407	96	802	140	431	327	314	584	697	173	28	
Misleading or incorrect indication of the costs of credit (e.g. hidden charges)	75 8%	6 7%	34 9%	35 8%	12 11%	38 9%	9 8%	2 3%	0 0	6 14%	8 7%	50 10%	26 6%	5 6%	70 9%	18 13%	42 10%	15 5%	21 7%	55 9%	59 8%	13 7%	4 14%	
Advertising was misleading	79 9%	9 12%	31 8%	39 9%	8 7%	33 8%	16 14%	5 7%	3 9%	1 2%	14 12%	54 11%	25 6%	10 10%	70 9%	13 10%	45 11%	20 6%	35 11%	44 8%	56 8%	21 12%	2 7%	
Received false advice when signing the contract/applying for the loan	73 8%	9 11%	34 9%	30 7%	11 10%	35 8%	5 4%	4 6%	2 7%	4 10%	12 11%	34 7%	38 9%	7 7%	66 8%	10 7%	52 12%	11 3%	27 9%	45 8%	50 7%	22 13%	1 4%	
Was provided other services I didn't request	62 7%	2 2%	36 9%	25 6%	8 7%	35 8%	7 7%	4 6%	1 3%	3 7%	5 4%	38 8%	25 6%	6 6%	57 7%	8 6%	45 10%	9 3%	18 6%	45 8%	36 5%	20 12%	6 21%	
Was put under pressure when signing the contract, applying for or extending the loan (e.g. harassment or excessive advertising)	30 3%	3 4%	11 3%	16 4%	4 3%	17 4%	2 2%	0 0	0 0	2 5%	5 5%	21 4%	9 2%	4 4%	27 3%	5 3%	20 5%	6 2%	7 2%	24 4%	17 2%	12 7%	1 3%	
CONTRACTUAL ISSUES																								
Missing or incomplete information in the contract (e.g. duration, conditions for termination, identity of the credit provider, etc.)	66 7%	7 9%	36 9%	24 6%	11 10%	33 8%	11 10%	2 3%	1 3%	7 17%	2 2%	37 8%	29 7%	6 6%	60 8%	14 10%	33 8%	19 6%	18 6%	48 8%	49 7%	16 9%	1 4%	
Contractual terms not provided, unfair or changed by credit provider without my consent (e.g. unexplained refusal to continue credit provision)	76 8%	6 7%	42 11%	28 7%	7 7%	33 8%	11 10%	7 12%	4 13%	5 12%	7 7%	40 8%	35 9%	4 4%	72 9%	14 10%	44 10%	17 5%	29 9%	47 8%	50 7%	24 14%	2 6%	

QC6. Which of the items below describe the problem with the banking service or with the credit provider you obtained it from?  
Mark all that apply.

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	898	77	393	428	111	423	114	63	31	41	115	491	407	96	802	140	431	327	314	584	697	173	28
Could not withdraw within the 14 day cooling-off period after signing the contract	33 4%	4 5%	14 4%	15 3%	2 2%	22 5%	4 4%	0 0%	0 0%	2 5%	3 2%	20 4%	12 3%	1 1%	32 4%	5 3%	25 6%	3 1%	11 4%	21 4%	20 3%	10 6%	3 10%
Problems with termination of my contract or early repayment	50 6%	3 4%	19 5%	28 7%	7 6%	20 5%	6 5%	4 6%	0 0%	2 5%	12 10%	28 6%	23 6%	5 5%	46 6%	3 2%	26 6%	21 6%	17 5%	34 6%	36 5%	10 6%	5 17%
FRAUD																							
Fraudulent use of credit card	103 11%	7 9%	42 11%	54 13%	17 15%	43 10%	9 8%	6 10%	3 9%	4 10%	22 19%	54 11%	50 12%	4 4%	99 12%	10 7%	35 8%	58 18%	32 10%	71 12%	86 12%	14 8%	3 10%
Other problem	92 10%	2 2%	29 8%	61 14%	9 8%	29 7%	10 9%	12 19%	8 25%	7 18%	18 15%	49 10%	44 11%	25 26%	68 8%	17 12%	24 6%	52 16%	18 6%	74 13%	85 12%	5 3%	3 11%
Don't know	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%
TOTAL 'PROVISION OF LOAN/CREDIT CARD'	156 17%	32 41%	68 17%	56 13%	21 19%	70 17%	18 16%	14 22%	5 17%	12 29%	15 13%	100 20%	55 14%	14 14%	142 18%	29 21%	86 20%	40 12%	55 17%	101 17%	107 15%	40 23%	8 28%
TOTAL 'CUSTOMER SERVICE'	307 34%	26 34%	149 38%	132 31%	35 32%	157 37%	39 34%	24 38%	7 23%	11 27%	32 28%	161 33%	146 36%	25 26%	282 35%	50 36%	174 40%	83 25%	119 38%	188 32%	223 32%	78 45%	6 21%
TOTAL 'PRICING'	190 21%	15 20%	85 22%	90 21%	27 25%	95 22%	31 27%	13 21%	5 16%	8 19%	11 10%	116 24%	74 18%	19 20%	171 21%	29 21%	106 25%	55 17%	65 21%	126 22%	142 20%	42 24%	7 24%

QC6. Which of the items below describe the problem with the banking service or with the credit provider you obtained it from?  
Mark all that apply.

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	898	77	393	428	111	423	114	63	31	41	115	491	407	96	802	140	431	327	314	584	697	173	28
TOTAL 'PAYMENTS'	350	28	157	165	48	174	39	20	15	17	37	211	139	24	326	49	181	120	132	219	274	69	7
	39%	37%	40%	38%	43%	41%	34%	31%	46%	43%	33%	43%	34%	25%	41%	35%	42%	37%	42%	37%	39%	40%	27%

QC6. Which of the items below describe the problem with the banking service or with the credit provider you obtained it from?  
Mark all that apply.

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	898	77	393	428	111	423	114	63	31	41	115	491	407	96	802	140	431	327	314	584	697	173	28
TOTAL 'MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES'	257 29%	28 36%	117 30%	112 26%	31 28%	129 30%	34 30%	13 21%	6 20%	12 29%	32 28%	154 31%	103 25%	27 28%	230 29%	45 32%	157 36%	55 17%	90 29%	167 29%	175 25%	72 42%	10 35%
TOTAL 'CONTRACTUAL ISSUES'	201 22%	18 24%	99 25%	84 20%	24 22%	97 23%	28 25%	13 21%	4 13%	12 29%	22 19%	112 23%	88 22%	14 15%	186 23%	32 23%	110 26%	58 18%	69 22%	131 23%	138 20%	53 31%	9 33%
TOTAL 'FRAUD'	103 11%	7 9%	42 11%	54 13%	17 15%	43 10%	9 8%	6 10%	3 9%	4 10%	22 19%	54 11%	50 12%	4 4%	99 12%	10 7%	35 8%	58 18%	32 10%	71 12%	86 12%	14 8%	3 10%



QC7A2. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the credit provider)? Mark 0 if you did not pay any over-/extra charges or hidden fees. If you are not sure, please give an estimate.

'The average is calculated based on all respondents who incurred over-/extra charges or hidden fees'

FILTER: ASK QC7A IF QC6 = 4 OR 5 OR 7 OR 16

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	404	213	191	71	136	109	88	71	136	109	48	40	81	169	153
EUR 0	122	58	64	25	27	31	39	25	27	31	20	19	23	49	50
	30%	27%	33%	35%	20%	29%	45%	35%	20%	29%	43%	47%	28%	29%	33%
EUR 1 - EUR 29	84	43	41	14	26	29	16	14	26	29	10	6	20	35	29
	21%	20%	22%	19%	19%	26%	18%	19%	19%	26%	21%	15%	25%	21%	19%
EUR 30 - EUR 99	64	35	29	9	23	22	10	9	23	22	6	4	11	29	24
	16%	16%	15%	12%	17%	21%	11%	12%	17%	21%	12%	10%	14%	17%	16%
EUR 100 - EUR 449	68	37	31	13	25	16	13	13	25	16	8	5	11	27	30
	17%	17%	16%	19%	19%	15%	15%	19%	19%	15%	18%	12%	13%	16%	20%
EUR 500 - EUR 999	26	17	9	5	15	3	3	5	15	3	1	2	6	14	6
	6%	8%	5%	7%	11%	3%	3%	7%	11%	3%	2%	4%	7%	8%	4%
EUR 1000 - EUR more	35	20	15	5	18	6	7	5	18	6	2	5	9	14	12
	9%	10%	8%	7%	13%	5%	8%	7%	13%	5%	4%	12%	11%	8%	8%
Don't Know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Average	539,9	609,1	455,8	345,7	746,9	237,7	740,9	345,7	746,9	237,7	312,4	1294	370,9	667,1	487,1

QC7A2. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the credit provider)? Mark 0 if you did not pay any over-/extra charges or hidden fees. If you are not sure, please give an estimate.

'The average is calculated based on all respondents who incurred over-/extra charges or hidden fees'

FILTER: ASK QC7A IF QC6 = 4 OR 5 OR 7 OR 16

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	404	25	164	215	53	185	49	29	18	23	47	236	167	40	363	66	181	157	132	271	331	62	11
EUR 0	122	2	44	76	14	48	8	16	8	8	20	73	48	19	103	19	35	67	26	96	106	13	3
	30%	7%	27%	35%	26%	26%	17%	56%	43%	34%	42%	31%	29%	47%	28%	29%	19%	43%	20%	35%	32%	21%	28%
EUR 1 - EUR 29	84	8	34	42	14	46	10	4	1	6	5	50	34	7	78	14	40	31	31	54	70	13	1
	21%	33%	21%	19%	26%	25%	19%	14%	5%	25%	10%	21%	21%	16%	21%	22%	22%	19%	23%	20%	21%	21%	9%
EUR 30 - EUR 99	64	6	26	32	7	30	13	3	5	1	5	36	29	3	61	10	39	16	28	36	54	9	2
	16%	25%	16%	15%	14%	16%	27%	11%	25%	4%	11%	15%	17%	7%	17%	15%	21%	10%	22%	13%	16%	14%	18%
EUR 100 - EUR 449	68	6	28	34	9	32	7	4	3	4	9	39	29	6	61	15	33	19	26	42	51	16	0
	17%	23%	17%	16%	16%	17%	14%	13%	16%	19%	19%	16%	17%	16%	17%	23%	18%	12%	20%	15%	16%	26%	0
EUR 500 - EUR 999	26	1	13	12	2	11	6	1	1	2	3	15	11	3	23	3	13	10	13	12	20	5	1
	6%	3%	8%	6%	4%	6%	12%	4%	6%	9%	6%	6%	7%	8%	6%	5%	7%	6%	10%	4%	6%	8%	9%
EUR 1000 - EUR more	35	2	16	17	7	16	4	1	0	2	6	21	14	2	33	3	20	12	7	28	26	5	4
	9%	8%	10%	8%	14%	8%	7%	3%	0	9%	12%	9%	8%	4%	9%	4%	11%	8%	5%	10%	8%	8%	35%
Don't Know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Average	539,9	238,7	669,8	479,2	594,4	559,6	273,1	290,7	105,7	403,7	1113	514,3	574,9	334,7	556,6	285,7	527,2	692,5	504,8	561,1	516,3	389,6	2201

QC7A1. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the credit provider)? Mark 0 if you did not pay any over-/extra charges or hidden fees. If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QC7A IF QC6 = 4 OR 5 OR 7 OR 16  
AVERAGE FOR ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	898	490	408	152	316	225	205	152	316	225	107	98	193	409	296
EUR 0	616	336	280	105	206	148	157	105	206	148	80	77	134	289	193
	69%	68%	69%	69%	65%	66%	76%	69%	65%	66%	74%	78%	70%	71%	65%
EUR 1 - EUR 29	84	43	41	14	26	29	16	14	26	29	10	6	20	35	29
	9%	9%	10%	9%	8%	13%	8%	9%	8%	13%	9%	6%	10%	9%	10%
EUR 30 - EUR 99	64	35	29	9	23	22	10	9	23	22	6	4	11	29	24
	7%	7%	7%	6%	7%	10%	5%	6%	7%	10%	6%	4%	6%	7%	8%
EUR 100 - EUR 449	68	37	31	13	25	16	13	13	25	16	8	5	11	27	30
	8%	7%	8%	9%	8%	7%	6%	9%	8%	7%	8%	5%	6%	7%	10%
EUR 500 - EUR 999	26	17	9	5	15	3	3	5	15	3	1	2	6	14	6
	3%	3%	2%	3%	5%	1%	1%	3%	5%	1%	1%	2%	3%	3%	2%
EUR 1000 - EUR more	35	20	15	5	18	6	7	5	18	6	2	5	9	14	12
	4%	4%	4%	3%	6%	3%	3%	3%	6%	3%	2%	5%	5%	3%	4%
Don't Know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Average	169,4	192,1	142,2	105,6	258,8	81,8	175,3	105,6	258,8	81,8	80	278,9	113,1	196,5	168,7

QC7A1. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the credit provider)? Mark 0 if you did not pay any over-/extra charges or hidden fees. If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QC7A IF QC6 = 4 OR 5 OR 7 OR 16  
AVERAGE FOR ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	898	77	393	428	111	423	114	63	31	41	115	491	407	96	802	140	431	327	314	584	697	173	28
EUR 0	616	53	273	289	72	287	73	51	21	26	87	328	288	75	541	93	285	238	208	408	472	123	21
	69%	70%	70%	68%	65%	68%	64%	80%	67%	63%	76%	67%	71%	78%	67%	67%	66%	73%	66%	70%	68%	72%	73%
EUR 1 - EUR 29	84	8	34	42	14	46	10	4	1	6	5	50	34	7	78	14	40	31	31	54	70	13	1
	9%	11%	9%	10%	12%	11%	8%	6%	3%	14%	4%	10%	8%	7%	10%	10%	9%	9%	10%	9%	10%	8%	3%
EUR 30 - EUR 99	64	6	26	32	7	30	13	3	5	1	5	36	29	3	61	10	39	16	28	36	54	9	2
	7%	8%	7%	7%	7%	7%	12%	5%	15%	2%	4%	7%	7%	3%	8%	7%	9%	5%	9%	6%	8%	5%	7%
EUR 100 - EUR 449	68	6	28	34	9	32	7	4	3	4	9	39	29	6	61	15	33	19	26	42	51	16	0
	8%	8%	7%	8%	8%	8%	6%	6%	10%	11%	8%	8%	7%	7%	8%	11%	8%	6%	8%	7%	7%	10%	0
EUR 500 - EUR 999	26	1	13	12	2	11	6	1	1	2	3	15	11	3	23	3	13	10	13	12	20	5	1
	3%	1%	3%	3%	2%	3%	5%	2%	3%	5%	2%	3%	3%	3%	3%	2%	3%	3%	4%	2%	3%	3%	4%
EUR 1000 - EUR more	35	2	16	17	7	16	4	1	0	2	6	21	14	2	33	3	20	12	7	28	26	5	4
	4%	3%	4%	4%	7%	4%	3%	1%	0	5%	5%	4%	3%	2%	4%	2%	5%	4%	2%	5%	4%	3%	13%
Don't Know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Average	169,4	72,8	203,6	155,5	208,6	180,4	97,9	57,6	35,3	149,5	267,4	170,6	168	73,9	180,9	95,1	178,3	189,4	170,8	168,7	166,7	110,9	596,8

QC9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	898	490	408	152	316	225	205	152	316	225	107	98	193	409	296
Cancelled the contract within the cooling-off period (14 days from when I signed up)	39 4%	24 5%	15 4%	9 6%	19 6%	9 4%	3 1%	9 6%	19 6%	9 4%	3 3%	0 0	10 5%	17 4%	12 4%
Terminated the contract	132 15%	79 16%	52 13%	25 17%	47 15%	29 13%	30 15%	25 17%	47 15%	29 13%	16 15%	14 14%	28 15%	55 13%	48 16%
Signed up to an alternative banking service	133 15%	79 16%	54 13%	26 17%	65 21%	25 11%	17 8%	26 17%	65 21%	25 11%	10 9%	7 7%	34 18%	60 15%	39 13%
Withheld payment for the loan or credit card	113 13%	54 11%	59 14%	28 19%	54 17%	23 10%	8 4%	28 19%	54 17%	23 10%	4 4%	4 4%	25 13%	52 13%	36 12%
Made a complaint to the credit provider	322 36%	169 35%	153 37%	45 30%	96 30%	92 41%	89 43%	45 30%	96 30%	92 41%	50 47%	39 40%	59 31%	136 33%	126 43%
Asked credit provider for refund of the money I paid	184 21%	95 19%	89 22%	24 16%	67 21%	46 21%	47 23%	24 16%	67 21%	46 21%	22 21%	24 24%	40 21%	79 19%	65 22%
Made a complaint to a government body or consumer organisation	68 8%	41 8%	27 7%	10 6%	36 11%	13 6%	10 5%	10 6%	36 11%	13 6%	3 3%	7 7%	18 9%	24 6%	26 9%
Took the credit provider to an out-of-court dispute settlement /alternative dispute resolution body (ADR)	39 4%	21 4%	19 5%	7 4%	21 7%	6 3%	6 3%	7 4%	21 7%	6 3%	4 4%	2 2%	10 5%	20 5%	9 3%
Took the credit provider to court	24 3%	12 2%	12 3%	6 4%	10 3%	5 2%	3 1%	6 4%	10 3%	5 2%	2 2%	1 1%	8 4%	8 2%	8 3%

QC9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	898	490	408	152	316	225	205	152	316	225	107	98	193	409	296
Other action	71 8%	37 8%	34 8%	9 6%	19 6%	21 9%	22 11%	9 6%	19 6%	21 9%	6 5%	17 17%	14 7%	30 7%	27 9%
Have not taken any action	96 11%	50 10%	46 11%	14 9%	25 8%	24 11%	32 16%	14 9%	25 8%	24 11%	15 14%	18 18%	24 12%	47 11%	25 9%
Don't know	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
TOTAL 'TOOK THE PROVIDER TO COURT OR TO AN OUT-OF COURT DISPUTE RESOLUTION BODY'	59 7%	30 6%	29 7%	12 8%	30 9%	9 4%	9 4%	12 8%	30 9%	9 4%	6 6%	3 3%	17 9%	27 7%	15 5%
TOTAL 'MADE A COMPLAINT TO A GOVERNMENT BODY OR CONSUMER ORGANISATION OR TOOK THE PROVIDER TO AN OUT-OF-COURT DISPUTE RESOLUTION BODY'	99 11%	56 11%	42 10%	15 10%	50 16%	17 8%	16 8%	15 10%	50 16%	17 8%	7 6%	9 9%	26 14%	41 10%	32 11%
TOTAL 'AT LEAST ONE ACTION'	802 89%	440 90%	361 89%	137 91%	290 92%	201 89%	173 84%	137 91%	290 92%	201 89%	92 86%	81 82%	169 88%	362 89%	271 91%

QC9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	898	77	393	428	111	423	114	63	31	41	115	491	407	96	802	140	431	327	314	584	697	173	28
Cancelled the contract within the cooling-off period (14 days from when I signed up)	39	6	17	16	7	20	4	3	0	5	1	23	16	0	39	17	18	4	13	26	32	6	1
	4%	8%	4%	4%	6%	5%	3%	5%	0	12%	1%	5%	4%	0	5%	12%	4%	1%	4%	5%	5%	3%	3%
Terminated the contract	132	12	59	60	17	65	23	5	1	4	16	76	56	0	132	22	69	42	41	91	104	27	1
	15%	16%	15%	14%	15%	15%	20%	9%	3%	11%	14%	15%	14%	0	16%	15%	16%	13%	13%	16%	15%	16%	3%
Signed up to an alternative banking service	133	15	70	49	11	71	20	10	3	9	9	72	61	0	133	9	94	30	55	79	93	34	6
	15%	19%	18%	11%	10%	17%	18%	15%	11%	22%	8%	15%	15%	0	17%	7%	22%	9%	17%	13%	13%	20%	21%
Withheld payment for the loan or credit card	113	18	54	42	8	62	16	10	5	4	7	62	51	0	113	11	79	23	59	54	61	47	6
	13%	23%	14%	10%	8%	15%	14%	17%	16%	9%	6%	13%	13%	0	14%	8%	18%	7%	19%	9%	9%	27%	20%
Made a complaint to the credit provider	322	21	129	172	45	152	34	20	15	12	44	179	143	0	322	37	147	138	112	210	268	50	5
	36%	28%	33%	40%	41%	36%	30%	32%	48%	29%	38%	36%	35%	0	40%	26%	34%	42%	36%	36%	38%	29%	17%
Asked credit provider for refund of the money I paid	184	14	76	94	19	109	13	11	4	4	23	104	80	0	184	22	85	77	69	115	144	33	7
	21%	18%	19%	22%	17%	26%	12%	18%	14%	10%	20%	21%	20%	0	23%	16%	20%	24%	22%	20%	21%	19%	24%
Made a complaint to a government body or consumer organisation	68	3	32	33	8	30	10	6	1	3	10	43	24	0	68	7	47	14	25	42	41	22	5
	8%	4%	8%	8%	7%	7%	9%	9%	3%	7%	9%	9%	6%	0	8%	5%	11%	4%	8%	7%	6%	12%	17%
Took the credit provider to an out-of-court dispute settlement /alternative dispute resolution body (ADR)	39	4	21	15	5	20	9	0	1	2	3	24	16	0	39	5	28	7	15	24	21	13	5
	4%	5%	5%	3%	4%	5%	8%	0	3%	5%	3%	5%	4%	0	5%	3%	6%	2%	5%	4%	3%	7%	18%
Took the credit provider to court	24	1	17	6	2	11	2	4	1	1	3	15	9	0	24	2	18	4	10	14	15	6	3
	3%	1%	4%	1%	2%	3%	2%	6%	3%	2%	3%	3%	2%	0	3%	1%	4%	1%	3%	2%	2%	3%	10%

QC9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	898	77	393	428	111	423	114	63	31	41	115	491	407	96	802	140	431	327	314	584	697	173	28
Other action	71	1	23	46	5	34	4	7	2	3	17	35	36	0	71	12	21	39	16	55	61	6	4
	8%	1%	6%	11%	4%	8%	3%	11%	6%	8%	14%	7%	9%	0	9%	8%	5%	12%	5%	9%	9%	3%	14%
Have not taken any action	96	5	48	43	16	27	13	7	7	7	19	54	42	96	0	22	28	47	14	82	87	7	2
	11%	6%	12%	10%	15%	6%	11%	11%	22%	17%	17%	11%	10%	100%	0	16%	6%	14%	5%	14%	12%	4%	6%
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL 'TOOK THE PROVIDER TO COURT OR TO AN OUT-OF COURT DISPUTE RESOLUTION BODY'	59	5	34	21	7	27	11	4	2	3	6	36	23	0	59	7	43	10	23	37	36	17	7
	7%	7%	9%	5%	6%	6%	9%	6%	6%	7%	5%	7%	6%	0	7%	5%	10%	3%	7%	6%	5%	10%	25%
TOTAL 'MADE A COMPLAINT TO A GOVERNMENT BODY OR CONSUMER ORGANISATION OR TOOK THE PROVIDER TO AN OUT-OF-COURT DISPUTE RESOLUTION BODY'	99	6	49	44	12	44	18	6	2	4	13	62	37	0	99	12	67	20	36	63	61	30	8
	11%	8%	12%	10%	11%	10%	16%	9%	6%	10%	11%	13%	9%	0	12%	8%	16%	6%	12%	11%	9%	18%	27%
TOTAL 'AT LEAST ONE ACTION'	802	72	344	385	95	396	101	56	24	34	95	437	364	0	802	118	404	280	300	502	610	165	26
	89%	94%	88%	90%	85%	94%	89%	89%	78%	83%	83%	89%	90%	0	100%	84%	94%	86%	95%	86%	88%	96%	94%



QC9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QC9BIS IF 'HAS NOT TAKEN ANY ACTION', QC9 = 11

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	96	50	46	14	25	24	32	14	25	24	15	18	24	47	25
I was unlikely to get a satisfactory solution to the problem I encountered	28 29%	13 26%	15 32%	1 7%	8 31%	10 41%	9 29%	1 7%	8 31%	10 41%	2 12%	8 43%	6 24%	16 33%	7 26%
The sums involved were too small	14 14%	10 21%	4 8%	1 7%	4 14%	3 12%	6 20%	1 7%	4 14%	3 12%	4 31%	2 11%	3 12%	6 12%	5 21%
I did not know how or where to complain	7 8%	3 7%	4 9%	2 14%	3 10%	1 4%	2 6%	2 14%	3 10%	1 4%	1 5%	1 6%	2 7%	3 6%	3 11%
I was not sure of my rights as a consumer	9 9%	6 13%	3 6%	1 6%	2 7%	1 4%	5 17%	1 6%	2 7%	1 4%	3 23%	2 11%	3 10%	4 8%	3 10%
I thought it would take too long	5 6%	3 5%	3 6%	2 12%	0 0	2 8%	2 5%	2 12%	0 0	2 8%	2 12%	0 0	0 0	4 8%	2 7%
I tried to complain about other problems in the past but was not successful	2 2%	0 0	2 4%	0 0	0 0	2 8%	0 0	0 0	0 0	2 8%	0 0	0 0	0 0	0 0	2 7%
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	2 2%	1 2%	1 2%	1 6%	1 4%	0 0	0 0	1 6%	1 4%	0 0	0 0	0 0	1 4%	1 2%	0 0
The complaints procedure was too complicated	5 6%	3 5%	3 6%	1 6%	1 3%	3 12%	1 3%	1 6%	1 3%	3 12%	1 6%	0 0	1 4%	3 6%	2 7%

QC9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QC9BIS IF 'HAS NOT TAKEN ANY ACTION', QC9 = 11

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	96	50	46	14	25	24	32	14	25	24	15	18	24	47	25
Credit provider fixed problem on its own initiative	19 20%	9 18%	11 23%	3 19%	3 11%	5 20%	9 28%	3 19%	3 11%	5 20%	3 20%	6 34%	6 25%	9 19%	5 19%
I have not had the time yet	18 18%	8 16%	10 21%	7 49%	6 23%	3 11%	2 6%	7 49%	6 23%	3 11%	2 12%	0 0	4 16%	10 20%	4 16%
Other	9 9%	6 11%	3 6%	2 13%	4 14%	1 4%	2 6%	2 13%	4 14%	1 4%	1 7%	1 5%	4 15%	4 8%	1 4%
Don't know	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0

QC9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QC9BIS IF 'HAS NOT TAKEN ANY ACTION', QC9 = 11

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	96	5	48	43	16	27	13	7	7	7	19	54	42	96	0	22	28	47	14	82	87	7	2
I was unlikely to get a satisfactory solution to the problem I encountered	28 29%	1 19%	11 22%	16 38%	6 36%	8 28%	4 29%	1 15%	3 44%	0 0	7 35%	15 27%	13 32%	28 29%	0 0	8 36%	7 25%	13 28%	6 41%	22 27%	27 31%	1 14%	0 0
The sums involved were too small	14 14%	1 20%	7 14%	6 15%	2 11%	5 16%	1 7%	1 15%	1 13%	2 27%	3 15%	10 18%	4 10%	14 14%	0 0	3 13%	5 20%	6 12%	1 6%	13 16%	11 13%	3 37%	0 0
I did not know how or where to complain	7 8%	0 0	3 6%	4 10%	2 10%	3 10%	0 0	2 29%	0 0	0 0	1 5%	6 12%	1 2%	7 8%	0 0	4 17%	1 4%	3 6%	1 6%	6 8%	6 7%	1 11%	0 0
I was not sure of my rights as a consumer	9 9%	0 0	5 11%	3 8%	3 20%	1 3%	2 14%	0 0	0 0	0 0	3 15%	5 10%	4 8%	9 9%	0 0	1 4%	3 10%	5 11%	1 7%	8 10%	8 9%	0 0	1 44%
I thought it would take too long	5 6%	1 19%	2 4%	3 6%	0 0	2 7%	2 13%	1 14%	0 0	0 0	1 5%	4 7%	2 4%	5 6%	0 0	1 4%	4 13%	1 2%	2 12%	4 4%	5 6%	0 0	0 0
I tried to complain about other problems in the past but was not successful	2 2%	0 0	1 2%	1 2%	0 0	0 0	1 7%	0 0	1 14%	0 0	0 0	1 2%	1 2%	2 2%	0 0	0 0	1 3%	1 2%	0 0	2 2%	1 1%	1 13%	0 0
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	2 2%	0 0	1 2%	1 2%	2 11%	0 0	0 0	0 0	0 0	0 0	0 0	1 2%	1 2%	2 2%	0 0	1 4%	0 0	1 2%	0 0	2 2%	1 1%	0 0	1 44%
The complaints procedure was too complicated	5 6%	1 19%	2 4%	2 6%	2 10%	3 10%	1 7%	0 0	0 0	0 0	0 0	4 7%	2 4%	5 6%	0 0	1 4%	2 7%	3 6%	1 6%	5 6%	4 4%	1 11%	1 44%

QC9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QC9BIS IF 'HAS NOT TAKEN ANY ACTION', QC9 = 11

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	96	5	48	43	16	27	13	7	7	7	19	54	42	96	0	22	28	47	14	82	87	7	2
Credit provider fixed problem on its own initiative	19	1	10	9	5	4	1	1	2	2	5	12	8	19	0	3	3	14	2	17	17	2	0
	20%	20%	21%	20%	31%	14%	7%	14%	28%	29%	25%	22%	18%	20%	0	14%	10%	29%	14%	21%	20%	27%	0
I have not had the time yet	18	2	12	4	2	5	5	1	0	3	2	12	6	18	0	6	6	6	3	14	16	1	1
	18%	41%	24%	9%	12%	18%	36%	15%	0	44%	10%	22%	14%	18%	0	26%	22%	12%	21%	18%	18%	11%	56%
Other	9	0	6	3	0	4	0	3	1	0	1	3	6	9	0	2	2	5	1	8	7	1	0
	9%	0	12%	6%	0	13%	0	41%	16%	0	5%	5%	13%	9%	0	8%	7%	10%	6%	9%	9%	14%	0
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QC10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the credit provider, going to an alternative dispute resolution body or to court, looking for an alternative etc.?

The below average of consumer detriment is calculated for all respondents who have experienced a problem described as the first or second most serious problem.

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	898	490	408	152	316	225	205	152	316	225	107	98	193	409	296
Less than 1 hour	135	75	60	17	31	43	44	17	31	43	24	20	25	61	49
	15%	15%	15%	11%	10%	19%	21%	11%	10%	19%	22%	21%	13%	15%	16%
1 to 2 hours	214	123	91	44	77	51	42	44	77	51	23	19	52	95	67
	24%	25%	22%	29%	24%	23%	20%	29%	24%	23%	21%	19%	27%	23%	23%
3 to 4 hours	260	133	127	48	106	60	46	48	106	60	26	20	64	119	77
	29%	27%	31%	32%	34%	26%	23%	32%	34%	26%	24%	20%	33%	29%	26%
5 to 10 hours	124	80	44	15	50	30	29	15	50	30	15	14	30	62	32
	14%	16%	11%	10%	16%	13%	14%	10%	16%	13%	14%	14%	15%	15%	11%
11 to 20 hours	46	21	26	15	19	7	6	15	19	7	3	3	5	24	17
	5%	4%	6%	10%	6%	3%	3%	10%	6%	3%	3%	3%	3%	6%	6%
More than 20 hours	103	52	52	11	28	32	32	11	28	32	13	19	13	42	48
	11%	11%	13%	7%	9%	14%	16%	7%	9%	14%	12%	19%	7%	10%	16%
No time lost	15	7	8	2	5	3	6	2	5	3	3	3	4	6	6
	2%	2%	2%	1%	1%	1%	3%	1%	1%	1%	3%	3%	2%	1%	2%
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Average	5,6	5,4	5,9	5,4	5,5	5,7	6	5,4	5,5	5,7	5,4	6,7	4,6	5,6	6,4

QC10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the credit provider, going to an alternative dispute resolution body or to court, looking for an alternative etc.?

The below average of consumer detriment is calculated for all respondents who have experienced a problem described as the first or second most serious problem.

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	898	490	408	152	316	225	205	152	316	225	107	98	193	409	296
TOTAL 'AT LEAST SOME TIME LOST'	883	483	400	150	311	223	199	150	311	223	104	95	189	404	290
	98%	98%	98%	99%	99%	99%	97%	99%	99%	99%	97%	97%	98%	99%	98%

QC10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the credit provider, going to an alternative dispute resolution body or to court, looking for an alternative etc.?

The below average of consumer detriment is calculated for all respondents who have experienced a problem described as the first or second most serious problem.

FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	898	77	393	428	111	423	114	63	31	41	115	491	407	96	802	140	431	327	314	584	697	173	28
Less than 1 hour	135	8	48	80	13	69	12	5	7	7	23	63	72	26	109	24	45	66	47	88	125	8	3
	15%	10%	12%	19%	12%	16%	10%	8%	22%	17%	20%	13%	18%	28%	14%	17%	11%	20%	15%	15%	18%	4%	11%
1 to 2 hours	214	20	102	92	29	101	28	16	13	5	22	123	91	26	188	46	103	64	74	140	173	38	3
	24%	26%	26%	22%	26%	24%	25%	25%	40%	12%	19%	25%	22%	27%	23%	33%	24%	20%	24%	24%	25%	22%	11%
3 to 4 hours	260	36	122	102	32	125	38	19	6	11	29	149	111	11	249	30	160	70	102	157	180	69	11
	29%	47%	31%	24%	29%	29%	33%	30%	19%	27%	26%	30%	27%	11%	31%	21%	37%	21%	33%	27%	26%	40%	37%
5 to 10 hours	124	9	49	67	17	66	17	9	3	4	9	59	65	11	113	15	60	49	43	81	87	31	7
	14%	11%	12%	16%	15%	16%	15%	14%	9%	10%	8%	12%	16%	11%	14%	11%	14%	15%	14%	14%	12%	18%	24%
11 to 20 hours	46	2	20	24	8	16	6	7	0	3	6	25	22	2	45	5	24	18	20	26	28	15	4
	5%	2%	5%	6%	8%	4%	5%	12%	0	7%	5%	5%	5%	2%	6%	3%	6%	5%	6%	4%	4%	8%	14%
More than 20 hours	103	2	44	58	12	42	11	5	2	10	21	63	40	6	97	17	34	52	25	78	91	11	1
	11%	2%	11%	13%	10%	10%	9%	9%	6%	25%	18%	13%	10%	6%	12%	12%	8%	16%	8%	13%	13%	6%	3%
No time lost	15	1	8	6	0	4	3	2	1	1	4	9	6	15	0	2	4	9	2	13	13	2	0
	2%	1%	2%	1%	0	1%	2%	3%	3%	2%	3%	2%	1%	16%	0	2%	1%	3%	1%	2%	2%	1%	0
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Average	5,6	3,8	5,6	6	5,8	5,3	5,5	6,2	3,5	8,1	6,5	5,8	5,4	3,9	5,8	5,3	5,2	6,4	5,2	5,9	5,6	5,7	6,1

QC10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the credit provider, going to an alternative dispute resolution body or to court, looking for an alternative etc.?

The below average of consumer detriment is calculated for all respondents who have experienced a problem described as the first or second most serious problem.

FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER			
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	898	77	393	428	111	423	114	63	31	41	115	491	407	96	802	140	431	327	314	584	697	173	28
TOTAL 'AT LEAST SOME TIME LOST'	883	76	385	422	111	419	111	61	30	40	111	482	401	81	802	137	427	318	313	570	684	171	28
	98%	99%	98%	99%	100%	99%	98%	97%	97%	98%	97%	98%	99%	84%	100%	98%	99%	97%	99%	98%	98%	99%	100%



QC11. To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	898	490	408	152	316	225	205	152	316	225	107	98	193	409	296
Not at all or only a little	77	44	33	13	28	19	17	13	28	19	12	5	21	36	20
	9%	9%	8%	9%	9%	9%	8%	9%	9%	9%	11%	5%	11%	9%	7%
Moderately	365	213	152	66	146	79	74	66	146	79	38	35	85	162	118
	41%	43%	37%	44%	46%	35%	36%	44%	46%	35%	36%	36%	44%	39%	40%
Quite a lot	306	155	151	53	108	82	63	53	108	82	32	32	59	142	105
	34%	32%	37%	35%	34%	36%	31%	35%	34%	36%	30%	32%	31%	35%	36%
Extremely	150	79	71	20	34	44	52	20	34	44	25	26	28	70	52
	17%	16%	17%	13%	11%	20%	25%	13%	11%	20%	24%	27%	14%	17%	18%
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL 'NOT AT ALL TO MODERATELY'	442	257	185	79	174	99	90	79	174	99	50	40	106	198	138
	49%	52%	45%	52%	55%	44%	44%	52%	55%	44%	47%	41%	55%	48%	47%
TOTAL 'QUITE A LOT / EXTREMELY'	456	233	222	72	142	126	115	72	142	126	57	58	87	212	157
	51%	48%	55%	48%	45%	56%	56%	48%	45%	56%	53%	59%	45%	52%	53%

QC11. To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	898	77	393	428	111	423	114	63	31	41	115	491	407	96	802	140	431	327	314	584	697	173	28
Not at all or only a little	77	10	29	38	8	41	13	5	4	3	4	29	48	15	63	10	36	31	42	35	67	7	3
	9%	13%	7%	9%	7%	10%	11%	8%	13%	7%	4%	6%	12%	15%	8%	7%	8%	9%	13%	6%	10%	4%	11%
Moderately	365	37	169	159	41	166	52	33	13	16	44	198	167	42	323	57	203	105	133	232	264	90	12
	41%	48%	43%	37%	37%	39%	45%	52%	42%	39%	39%	40%	41%	44%	40%	41%	47%	32%	42%	40%	38%	52%	41%
Quite a lot	306	21	136	149	39	159	35	17	7	12	38	172	134	32	274	44	144	118	104	202	234	62	10
	34%	28%	35%	35%	35%	38%	30%	28%	22%	28%	33%	35%	33%	33%	34%	31%	33%	36%	33%	35%	34%	36%	34%
Extremely	150	9	58	83	23	58	15	8	7	10	29	91	59	8	142	29	48	73	35	115	132	14	4
	17%	11%	15%	19%	21%	14%	13%	13%	23%	25%	25%	19%	14%	8%	18%	20%	11%	22%	11%	20%	19%	8%	14%
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL 'NOT AT ALL TO MODERATELY'	442	47	198	197	49	206	64	38	17	19	49	228	214	57	385	67	239	136	175	267	330	97	15
	49%	61%	51%	46%	44%	49%	57%	60%	55%	46%	42%	46%	53%	59%	48%	48%	55%	41%	56%	46%	47%	56%	52%
TOTAL 'QUITE A LOT / EXTREMELY'	456	30	194	231	62	217	49	26	14	22	66	263	192	39	416	72	192	192	139	316	367	75	14
	51%	39%	49%	54%	56%	51%	43%	40%	45%	54%	58%	54%	47%	41%	52%	52%	45%	59%	44%	54%	53%	44%	48%

QC12A12. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the credit provider?  
Please provide an estimate for the following possible cost items.  
Extra costs for an alternative banking service in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred extra costs for an alternative banking service'

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	898	490	408	152	316	225	205	152	316	225	107	98	193	409	296
EUR 0	110	55	55	13	28	38	31	13	28	38	14	18	18	45	47
	12%	11%	13%	9%	9%	17%	15%	9%	9%	17%	13%	18%	10%	11%	16%
EUR 1 - EUR 19	70	45	24	16	25	20	10	16	25	20	8	2	18	36	15
	8%	9%	6%	10%	8%	9%	5%	10%	8%	9%	7%	2%	9%	9%	5%
EUR 20 - EUR 99	81	39	42	17	37	19	8	17	37	19	6	2	16	45	20
	9%	8%	10%	11%	12%	9%	4%	11%	12%	9%	5%	2%	8%	11%	7%
EUR 100 - EUR 499	49	29	20	8	25	13	3	8	25	13	1	2	13	25	12
	5%	6%	5%	5%	8%	6%	1%	5%	8%	6%	1%	2%	7%	6%	4%
EUR 500 or more	19	7	12	1	14	2	2	1	14	2	2	0	4	9	6
	2%	1%	3%	1%	4%	1%	1%	1%	4%	1%	2%	0	2%	2%	2%
Not relevant	362	208	154	57	108	92	106	57	108	92	54	51	76	149	137
	40%	43%	38%	37%	34%	41%	51%	37%	34%	41%	51%	52%	39%	37%	46%
Don't remember	208	106	102	40	80	41	46	40	80	41	23	24	47	100	61
	23%	22%	25%	27%	25%	18%	23%	27%	25%	18%	21%	24%	24%	24%	21%
Average	263,7	272,1	253,4	59,6	423,7	155	187,9	59,6	423,7	155	239,7	43,7	161,9	310,4	261

QC12A12. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the credit provider?  
Please provide an estimate for the following possible cost items.  
Extra costs for an alternative banking service in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred extra costs for an alternative banking service'

FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	898	77	393	428	111	423	114	63	31	41	115	491	407	96	802	140	431	327	314	584	697	173	28
EUR 0	110	3	48	59	14	54	9	5	7	5	16	61	49	17	93	18	35	58	21	89	102	7	1
	12%	4%	12%	14%	13%	13%	8%	8%	22%	12%	14%	12%	12%	17%	12%	13%	8%	18%	7%	15%	15%	4%	3%
EUR 1 - EUR 19	70	8	33	28	6	37	15	4	1	1	5	39	31	1	69	15	44	11	25	44	46	22	2
	8%	11%	8%	7%	6%	9%	13%	7%	3%	2%	4%	8%	8%	1%	9%	11%	10%	3%	8%	8%	7%	13%	6%
EUR 20 - EUR 99	81	12	42	27	7	46	14	4	3	2	5	49	32	2	79	9	57	15	35	46	54	26	1
	9%	16%	11%	6%	6%	11%	12%	6%	11%	5%	4%	10%	8%	2%	10%	6%	13%	4%	11%	8%	8%	15%	3%
EUR 100 - EUR 499	49	9	15	25	8	32	3	2	0	2	2	35	14	2	48	9	31	9	19	30	32	15	2
	5%	11%	4%	6%	8%	8%	2%	3%	0	5%	2%	7%	3%	2%	6%	6%	7%	3%	6%	5%	5%	9%	6%
EUR 500 or more	19	1	9	9	2	12	2	1	0	2	0	14	5	0	19	4	13	2	7	12	13	6	0
	2%	1%	2%	2%	2%	3%	2%	2%	0	5%	0	3%	1%	0	2%	3%	3%	1%	2%	2%	2%	3%	0
Not relevant	362	21	146	194	45	158	50	28	12	10	59	181	181	52	310	55	144	163	128	234	314	40	9
	40%	28%	37%	45%	40%	37%	44%	45%	39%	24%	51%	37%	45%	54%	39%	39%	33%	50%	41%	40%	45%	23%	32%
Don't remember	208	22	99	86	29	84	21	19	8	19	28	113	95	24	184	31	107	69	79	128	137	56	14
	23%	29%	25%	20%	26%	20%	19%	30%	25%	46%	25%	23%	23%	25%	23%	22%	25%	21%	25%	22%	20%	33%	49%
Average	263,7	96,3	339,4	236,6	106,3	375,4	101,5	125,3	33,9	271,9	36,9	235,7	310	107,3	266,9	108,8	274,3	376,8	355,7	203,1	260,2	281	106,6

QC12A22. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the credit provider?  
Please provide an estimate for the following possible cost items.  
Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs related to court proceedings'

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	898	490	408	152	316	225	205	152	316	225	107	98	193	409	296
EUR 0	145	73	72	20	37	47	41	20	37	47	19	22	22	73	50
	16%	15%	18%	13%	12%	21%	20%	13%	12%	21%	18%	22%	12%	18%	17%
EUR 1 - EUR 19	37	23	15	9	17	8	4	9	17	8	4	0	11	21	6
	4%	5%	4%	6%	5%	3%	2%	6%	5%	3%	4%	0	5%	5%	2%
EUR 20 - EUR 99	39	23	17	8	23	9	0	8	23	9	0	0	13	18	9
	4%	5%	4%	5%	7%	4%	0	5%	7%	4%	0	0	7%	4%	3%
EUR 100 - EUR 499	27	18	9	2	18	6	1	2	18	6	1	0	9	9	9
	3%	4%	2%	1%	6%	3%	0	1%	6%	3%	1%	0	5%	2%	3%
EUR 500 or more	17	9	8	2	13	1	1	2	13	1	1	0	4	8	5
	2%	2%	2%	1%	4%	0	0	1%	4%	0	1%	0	2%	2%	2%
Not relevant	462	254	208	76	134	119	133	76	134	119	68	65	90	203	170
	51%	52%	51%	50%	42%	53%	65%	50%	42%	53%	64%	66%	46%	50%	57%
Don't remember	170	91	79	35	74	35	25	35	74	35	13	12	44	78	48
	19%	19%	19%	23%	23%	16%	12%	23%	23%	16%	13%	12%	23%	19%	16%
Average	276,9	216,1	367,3	155,3	373,6	79,6	345,8	155,3	373,6	79,6	345,8	0	246,8	211,9	441,8

QC12A22. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the credit provider?  
Please provide an estimate for the following possible cost items.  
Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs related to court proceedings'

FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	898	77	393	428	111	423	114	63	31	41	115	491	407	96	802	140	431	327	314	584	697	173	28
EUR 0	145	8	65	73	14	72	12	9	7	8	24	88	58	18	128	22	57	66	36	109	130	14	1
	16%	10%	16%	17%	13%	17%	11%	14%	22%	19%	21%	18%	14%	18%	16%	16%	13%	20%	12%	19%	19%	8%	3%
EUR 1 - EUR 19	37	10	13	15	4	22	6	1	0	4	0	25	12	0	37	8	26	3	18	19	23	14	1
	4%	12%	3%	3%	4%	5%	6%	1%	0	10%	0	5%	3%	0	5%	6%	6%	1%	6%	3%	3%	8%	3%
EUR 20 - EUR 99	39	8	24	8	2	29	5	1	2	1	0	26	13	0	39	6	32	2	14	25	18	21	1
	4%	10%	6%	2%	2%	7%	4%	1%	7%	2%	0	5%	3%	0	5%	4%	7%	1%	5%	4%	3%	12%	3%
EUR 100 - EUR 499	27	4	11	12	7	16	1	0	1	2	0	18	9	1	26	6	16	5	11	16	17	8	2
	3%	5%	3%	3%	6%	4%	1%	0	3%	5%	0	4%	2%	1%	3%	4%	4%	2%	4%	3%	2%	5%	7%
EUR 500 or more	17	2	8	7	3	10	3	1	0	0	0	11	6	1	16	2	13	2	8	9	9	7	1
	2%	2%	2%	2%	3%	2%	3%	2%	0	0	0	2%	1%	1%	2%	1%	3%	1%	2%	2%	1%	4%	3%
Not relevant	462	27	187	248	58	204	66	32	12	16	74	225	237	61	401	72	192	199	155	307	396	54	12
	51%	36%	48%	58%	52%	48%	58%	51%	38%	39%	65%	46%	58%	63%	50%	51%	44%	61%	49%	53%	57%	31%	42%
Don't remember	170	18	85	66	24	71	20	20	9	10	17	98	72	16	154	24	96	50	72	99	104	56	11
	19%	24%	22%	16%	21%	17%	18%	31%	29%	25%	15%	20%	18%	17%	19%	17%	22%	15%	23%	17%	15%	32%	38%
Average	276,9	74,1	255	421,1	446,8	257,8	326,7	395,5	67,4	52	0	291,2	248,4	1165	263,2	211,8	283,9	347,5	271,8	280,8	313,1	198,5	602,1

QC12A32. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the credit provider?  
Please provide an estimate for the following possible cost items.  
Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred other extra costs'

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	898	490	408	152	316	225	205	152	316	225	107	98	193	409	296
EUR 0	95	45	50	15	31	25	24	15	31	25	14	11	19	48	28
	11%	9%	12%	10%	10%	11%	12%	10%	10%	11%	13%	11%	10%	12%	9%
EUR 1 - EUR 9	74	48	26	12	20	26	17	12	20	26	12	5	16	32	26
	8%	10%	6%	8%	6%	11%	8%	8%	6%	11%	11%	5%	8%	8%	9%
EUR 10 - EUR 29	92	49	43	12	35	29	15	12	35	29	10	5	21	45	26
	10%	10%	10%	8%	11%	13%	7%	8%	11%	13%	9%	5%	11%	11%	9%
EUR 30 - EUR 99	54	27	27	8	22	15	9	8	22	15	3	6	17	23	15
	6%	6%	7%	5%	7%	7%	4%	5%	7%	7%	3%	6%	9%	6%	5%
EUR 100 or more	45	31	14	5	27	8	5	5	27	8	2	3	14	15	16
	5%	6%	3%	3%	9%	3%	2%	3%	9%	3%	2%	3%	7%	4%	5%
Not relevant	310	173	137	49	103	75	82	49	103	75	43	39	52	141	117
	35%	35%	34%	32%	33%	33%	40%	32%	33%	33%	40%	40%	27%	34%	40%
Don't remember	228	117	111	51	78	47	53	51	78	47	24	29	55	105	68
	25%	24%	27%	33%	25%	21%	26%	33%	25%	21%	22%	30%	28%	26%	23%
Average	84	80,1	89,6	45,4	148,9	48,8	27,8	45,4	148,9	48,8	22,1	35,5	121,8	59,7	87

QC12A32. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the credit provider?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred other extra costs'

FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	898	77	393	428	111	423	114	63	31	41	115	491	407	96	802	140	431	327	314	584	697	173	28
EUR 0	95	7	40	47	11	43	9	8	4	7	14	54	41	15	79	15	41	38	28	67	84	10	1
	11%	9%	10%	11%	10%	10%	8%	12%	13%	17%	12%	11%	10%	16%	10%	11%	10%	12%	9%	12%	12%	6%	3%
EUR 1 - EUR 9	74	5	30	40	13	37	10	2	1	4	7	41	33	1	73	17	34	22	30	44	65	9	0
	8%	6%	8%	9%	12%	9%	9%	3%	3%	10%	6%	8%	8%	1%	9%	12%	8%	7%	10%	8%	9%	5%	0
EUR 10 - EUR 29	92	11	40	41	12	54	10	2	3	4	7	50	42	2	90	13	43	35	35	57	72	18	2
	10%	14%	10%	10%	11%	13%	9%	3%	9%	9%	6%	10%	10%	2%	11%	10%	10%	11%	11%	10%	10%	11%	7%
EUR 30 - EUR 99	54	6	22	26	5	31	6	0	4	4	4	35	19	5	49	5	33	16	22	32	33	17	4
	6%	8%	6%	6%	4%	7%	5%	0	14%	10%	3%	7%	5%	5%	6%	4%	8%	5%	7%	6%	5%	10%	14%
EUR 100 or more	45	5	15	26	10	27	3	3	0	1	1	24	21	1	44	7	29	9	15	30	32	11	2
	5%	6%	4%	6%	9%	6%	3%	4%	0	2%	1%	5%	5%	1%	5%	5%	7%	3%	5%	5%	5%	7%	6%
Not relevant	310	25	133	152	36	141	46	26	8	6	48	155	155	48	262	45	131	134	105	205	256	44	10
	35%	33%	34%	35%	32%	33%	41%	41%	26%	15%	42%	32%	38%	50%	33%	32%	30%	41%	33%	35%	37%	26%	35%
Don't remember	228	18	113	97	25	91	30	23	11	15	34	132	96	24	204	36	119	73	80	148	155	63	10
	25%	24%	29%	23%	22%	21%	26%	37%	35%	37%	30%	27%	24%	25%	25%	26%	28%	22%	26%	25%	22%	36%	35%
Average	84	57,3	97,5	78,5	64	96	122,5	60,3	30,9	56	22,5	92,5	72,9	81	84,1	40,1	115,5	53,3	109,7	68	69,1	134	113,3



QC12AT2. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who incurred costs trying to sort out the problem'

INDICATE TOTAL AMOUNT

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	898	490	408	152	316	225	205	152	316	225	107	98	193	409	296
EUR 0	435	238	198	71	130	105	130	71	130	105	62	67	85	189	161
	48%	48%	48%	47%	41%	47%	63%	47%	41%	47%	58%	68%	44%	46%	55%
EUR 1 - EUR 19	106	63	43	22	26	32	26	22	26	32	17	9	19	50	37
	12%	13%	11%	14%	8%	14%	13%	14%	8%	14%	16%	9%	10%	12%	13%
EUR 20 - EUR 99	125	65	60	22	49	33	21	22	49	33	11	10	32	64	29
	14%	13%	15%	15%	16%	15%	10%	15%	16%	15%	10%	10%	17%	16%	10%
EUR 100 - EUR 499	81	46	35	14	35	24	8	14	35	24	3	5	22	39	19
	9%	9%	9%	9%	11%	11%	4%	9%	11%	11%	3%	5%	12%	10%	7%
EUR 500 or more	33	18	15	3	23	5	2	3	23	5	2	0	7	14	12
	4%	4%	4%	2%	7%	2%	1%	2%	7%	2%	2%	0	4%	4%	4%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	118	60	57	20	52	27	18	20	52	27	11	7	27	53	37
	13%	12%	14%	13%	17%	12%	9%	13%	17%	12%	11%	7%	14%	13%	13%
Average	270,8	213,5	342,9	122,8	481,8	150,1	130,7	122,8	481,8	150,1	197,7	39	316,1	207,1	342,6

QC12AT2. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who incurred costs trying to sort out the problem'

INDICATE TOTAL AMOUNT

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	898	77	393	428	111	423	114	63	31	41	115	491	407	96	802	140	431	327	314	584	697	173	28
EUR 0	435	32	188	215	48	188	58	34	14	18	76	225	210	73	363	64	178	193	136	300	364	58	13
	48%	42%	48%	50%	43%	44%	51%	55%	45%	44%	66%	46%	52%	76%	45%	46%	41%	59%	43%	51%	52%	34%	46%
EUR 1 - EUR 19	106	2	47	57	15	50	14	7	5	3	13	51	55	2	104	21	46	39	40	67	94	11	1
	12%	2%	12%	13%	13%	12%	12%	10%	16%	7%	11%	10%	14%	2%	13%	15%	11%	12%	13%	11%	14%	6%	4%
EUR 20 - EUR 99	125	15	55	54	13	70	19	4	2	7	10	75	50	7	118	19	70	36	49	76	90	31	4
	14%	20%	14%	13%	12%	17%	16%	6%	6%	17%	9%	15%	12%	7%	15%	14%	16%	11%	16%	13%	13%	18%	14%
EUR 100 - EUR 499	81	14	31	36	16	41	9	5	3	3	4	55	26	2	79	11	51	19	28	52	53	27	0
	9%	18%	8%	8%	14%	10%	8%	8%	11%	7%	4%	11%	6%	2%	10%	8%	12%	6%	9%	9%	8%	16%	0
EUR 500 or more	33	3	14	16	5	22	3	1	0	2	0	20	13	1	32	6	23	4	13	20	20	10	3
	4%	4%	3%	4%	4%	5%	3%	2%	0	5%	0	4%	3%	1%	4%	4%	5%	1%	4%	3%	3%	6%	9%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	118	11	57	50	15	51	12	13	7	8	12	65	53	12	106	18	62	37	49	69	75	35	8
	13%	14%	15%	12%	13%	12%	10%	20%	22%	20%	10%	13%	13%	13%	13%	13%	14%	11%	15%	12%	11%	20%	28%
Average	270,8	180,7	260,9	298,6	248	337	271,9	175,7	60,7	200,8	31,9	344	168,2	290,9	270,2	181,6	370,1	128,4	279,1	265,8	241,8	340,5	538,4

QC12A11. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the credit provider?  
Please provide an estimate for the following possible cost items.  
Extra costs for an alternative banking service in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

[Not relevant] is counted as zero!  
FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	898	490	408	152	316	225	205	152	316	225	107	98	193	409	296
EUR 0	472	264	208	70	135	130	137	70	135	130	68	69	94	194	183
	53%	54%	51%	46%	43%	58%	67%	46%	43%	58%	63%	70%	49%	47%	62%
EUR 1 - EUR 19	70	45	24	16	25	20	10	16	25	20	8	2	18	36	15
	8%	9%	6%	10%	8%	9%	5%	10%	8%	9%	7%	2%	9%	9%	5%
EUR 20 - EUR 99	81	39	42	17	37	19	8	17	37	19	6	2	16	45	20
	9%	8%	10%	11%	12%	9%	4%	11%	12%	9%	5%	2%	8%	11%	7%
EUR 100 - EUR 499	49	29	20	8	25	13	3	8	25	13	1	2	13	25	12
	5%	6%	5%	5%	8%	6%	1%	5%	8%	6%	1%	2%	7%	6%	4%
EUR 500 or more	19	7	12	1	14	2	2	1	14	2	2	0	4	9	6
	2%	1%	3%	1%	4%	1%	1%	1%	4%	1%	2%	0	2%	2%	2%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	208	106	102	40	80	41	46	40	80	41	23	24	47	100	61
	23%	22%	25%	27%	25%	18%	23%	27%	25%	18%	21%	24%	24%	24%	21%
Average	83,4	85,3	81,1	22,3	180,4	45,4	26,3	22,3	180,4	45,4	46,6	3,4	57,1	115,5	57,6

QC12A11. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the credit provider?  
Please provide an estimate for the following possible cost items.  
Extra costs for an alternative banking service in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

[Not relevant] is counted as zero!  
FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	898	77	393	428	111	423	114	63	31	41	115	491	407	96	802	140	431	327	314	584	697	173	28
EUR 0	472	24	195	253	59	212	59	33	19	15	75	242	230	68	404	72	179	221	148	324	415	47	10
	53%	31%	50%	59%	53%	50%	52%	53%	61%	36%	65%	49%	57%	71%	50%	52%	41%	68%	47%	55%	60%	27%	35%
EUR 1 - EUR 19	70	8	33	28	6	37	15	4	1	1	5	39	31	1	69	15	44	11	25	44	46	22	2
	8%	11%	8%	7%	6%	9%	13%	7%	3%	2%	4%	8%	8%	1%	9%	11%	10%	3%	8%	8%	7%	13%	6%
EUR 20 - EUR 99	81	12	42	27	7	46	14	4	3	2	5	49	32	2	79	9	57	15	35	46	54	26	1
	9%	16%	11%	6%	6%	11%	12%	6%	11%	5%	4%	10%	8%	2%	10%	6%	13%	4%	11%	8%	8%	15%	3%
EUR 100 - EUR 499	49	9	15	25	8	32	3	2	0	2	2	35	14	2	48	9	31	9	19	30	32	15	2
	5%	11%	4%	6%	8%	8%	2%	3%	0	5%	2%	7%	3%	2%	6%	6%	7%	3%	6%	5%	5%	9%	6%
EUR 500 or more	19	1	9	9	2	12	2	1	0	2	0	14	5	0	19	4	13	2	7	12	13	6	0
	2%	1%	2%	2%	2%	3%	2%	2%	0	5%	0	3%	1%	0	2%	3%	3%	1%	2%	2%	2%	3%	0
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	208	22	99	86	29	84	21	19	8	19	28	113	95	24	184	31	107	69	79	128	137	56	14
	23%	29%	25%	20%	26%	20%	19%	30%	25%	46%	25%	23%	23%	25%	23%	22%	25%	21%	25%	22%	20%	33%	49%
Average	83,4	53,8	114,5	61,5	30,3	140,9	36,8	31,3	6,2	87,2	4,9	84,8	81,7	6,4	92,5	36,7	122,8	53,7	131,2	58,8	67,1	167,9	33,3

QC12A21. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the credit provider?  
Please provide an estimate for the following possible cost items.  
Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero.  
FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	898	490	408	152	316	225	205	152	316	225	107	98	193	409	296
EUR 0	608	327	280	95	172	167	174	95	172	167	88	86	112	276	220
	68%	67%	69%	63%	54%	74%	85%	63%	54%	74%	82%	88%	58%	67%	74%
EUR 1 - EUR 19	37	23	15	9	17	8	4	9	17	8	4	0	11	21	6
	4%	5%	4%	6%	5%	3%	2%	6%	5%	3%	4%	0	5%	5%	2%
EUR 20 - EUR 99	39	23	17	8	23	9	0	8	23	9	0	0	13	18	9
	4%	5%	4%	5%	7%	4%	0	5%	7%	4%	0	0	7%	4%	3%
EUR 100 - EUR 499	27	18	9	2	18	6	1	2	18	6	1	0	9	9	9
	3%	4%	2%	1%	6%	3%	0	1%	6%	3%	1%	0	5%	2%	3%
EUR 500 or more	17	9	8	2	13	1	1	2	13	1	1	0	4	8	5
	2%	2%	2%	1%	4%	0	0	1%	4%	0	1%	0	2%	2%	2%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	170	91	79	35	74	35	25	35	74	35	13	12	44	78	48
	19%	19%	19%	23%	23%	16%	12%	23%	23%	16%	13%	12%	23%	19%	16%
Average	45,7	38,9	54	27,8	108,2	9,8	11,3	27,8	108,2	9,8	21,8	0	61,2	35,1	50,5

QC12A21. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the credit provider?  
Please provide an estimate for the following possible cost items.  
Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

[Not relevant] is counted as zero  
FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	898	77	393	428	111	423	114	63	31	41	115	491	407	96	802	140	431	327	314	584	697	173	28
EUR 0	608	35	252	321	72	276	78	41	19	24	98	313	295	78	529	94	248	265	191	416	527	68	13
	68%	46%	64%	75%	65%	65%	69%	65%	61%	58%	85%	64%	72%	81%	66%	67%	58%	81%	61%	71%	76%	39%	46%
EUR 1 - EUR 19	37	10	13	15	4	22	6	1	0	4	0	25	12	0	37	8	26	3	18	19	23	14	1
	4%	12%	3%	3%	4%	5%	6%	1%	0	10%	0	5%	3%	0	5%	6%	6%	1%	6%	3%	3%	8%	3%
EUR 20 - EUR 99	39	8	24	8	2	29	5	1	2	1	0	26	13	0	39	6	32	2	14	25	18	21	1
	4%	10%	6%	2%	2%	7%	4%	1%	7%	2%	0	5%	3%	0	5%	4%	7%	1%	5%	4%	3%	12%	3%
EUR 100 - EUR 499	27	4	11	12	7	16	1	0	1	2	0	18	9	1	26	6	16	5	11	16	17	8	2
	3%	5%	3%	3%	6%	4%	1%	0	3%	5%	0	4%	2%	1%	3%	4%	4%	2%	4%	3%	2%	5%	7%
EUR 500 or more	17	2	8	7	3	10	3	1	0	0	0	11	6	1	16	2	13	2	8	9	9	7	1
	2%	2%	2%	2%	3%	2%	3%	2%	0	0	0	2%	1%	1%	2%	1%	3%	1%	2%	2%	1%	4%	3%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	170	18	85	66	24	71	20	20	9	10	17	98	72	16	154	24	96	50	72	99	104	56	11
	19%	24%	22%	16%	21%	17%	18%	31%	29%	25%	15%	20%	18%	17%	19%	17%	22%	15%	23%	17%	15%	32%	38%
Average	45,7	29,5	46,2	47,9	79,5	55,9	53,7	23,7	10	11,8	0	59,3	29,8	26,6	48,1	40,2	73,3	14,8	57,6	39,8	35,1	83,5	154,9

QC12A31. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the credit provider?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

[Not relevant] is counted as zero!  
 FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	898	490	408	152	316	225	205	152	316	225	107	98	193	409	296
EUR 0	405	218	187	64	134	100	107	64	134	100	57	50	71	189	146
	45%	44%	46%	42%	42%	45%	52%	42%	42%	45%	53%	51%	37%	46%	49%
EUR 1 - EUR 9	74	48	26	12	20	26	17	12	20	26	12	5	16	32	26
	8%	10%	6%	8%	6%	11%	8%	8%	6%	11%	11%	5%	8%	8%	9%
EUR 10 - EUR 29	92	49	43	12	35	29	15	12	35	29	10	5	21	45	26
	10%	10%	10%	8%	11%	13%	7%	8%	11%	13%	9%	5%	11%	11%	9%
EUR 30 - EUR 99	54	27	27	8	22	15	9	8	22	15	3	6	17	23	15
	6%	6%	7%	5%	7%	7%	4%	5%	7%	7%	3%	6%	9%	6%	5%
EUR 100 or more	45	31	14	5	27	8	5	5	27	8	2	3	14	15	16
	5%	6%	3%	3%	9%	3%	2%	3%	9%	3%	2%	3%	7%	4%	5%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	228	117	111	51	78	47	53	51	78	47	24	29	55	105	68
	25%	24%	27%	33%	25%	21%	26%	33%	25%	21%	22%	30%	28%	26%	23%
Average	33,2	33,3	33,1	16,7	65,1	21,3	8,4	16,7	65,1	21,3	7,1	9,9	59,5	22,6	31,5

QC12A31. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the credit provider?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

[Not relevant] is counted as zero  
 FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	898	77	393	428	111	423	114	63	31	41	115	491	407	96	802	140	431	327	314	584	697	173	28
EUR 0	405	32	173	199	46	184	55	33	12	13	62	209	196	63	342	61	172	172	132	273	340	54	11
	45%	42%	44%	47%	42%	43%	48%	53%	39%	32%	54%	43%	48%	66%	43%	44%	40%	53%	42%	47%	49%	31%	39%
EUR 1 - EUR 9	74	5	30	40	13	37	10	2	1	4	7	41	33	1	73	17	34	22	30	44	65	9	0
	8%	6%	8%	9%	12%	9%	9%	3%	3%	10%	6%	8%	8%	1%	9%	12%	8%	7%	10%	8%	9%	5%	0
EUR 10 - EUR 29	92	11	40	41	12	54	10	2	3	4	7	50	42	2	90	13	43	35	35	57	72	18	2
	10%	14%	10%	10%	11%	13%	9%	3%	9%	9%	6%	10%	10%	2%	11%	10%	10%	11%	11%	10%	10%	11%	7%
EUR 30 - EUR 99	54	6	22	26	5	31	6	0	4	4	4	35	19	5	49	5	33	16	22	32	33	17	4
	6%	8%	6%	6%	4%	7%	5%	0	14%	10%	3%	7%	5%	5%	6%	4%	8%	5%	7%	6%	5%	10%	14%
EUR 100 or more	45	5	15	26	10	27	3	3	0	1	1	24	21	1	44	7	29	9	15	30	32	11	2
	5%	6%	4%	6%	9%	6%	3%	4%	0	2%	1%	5%	5%	1%	5%	5%	7%	3%	5%	5%	5%	7%	6%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	228	18	113	97	25	91	30	23	11	15	34	132	96	24	204	36	119	73	80	148	155	63	10
	25%	24%	29%	23%	22%	21%	26%	37%	35%	37%	30%	27%	24%	25%	25%	26%	28%	22%	26%	25%	22%	36%	35%
Average	33,2	25,7	37,1	31,3	29,5	43	43	9,9	12,5	27,9	5,3	38,7	26,9	9,7	36	16,6	51,8	17,2	47,6	25,5	25,7	68,3	46



QC12AT1. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

INDICATE TOTAL AMOUNT

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	898	490	408	152	316	225	205	152	316	225	107	98	193	409	296
EUR 0	435	238	198	71	130	105	130	71	130	105	62	67	85	189	161
	48%	48%	48%	47%	41%	47%	63%	47%	41%	47%	58%	68%	44%	46%	55%
EUR 1 - EUR 19	106	63	43	22	26	32	26	22	26	32	17	9	19	50	37
	12%	13%	11%	14%	8%	14%	13%	14%	8%	14%	16%	9%	10%	12%	13%
EUR 20 - EUR 99	125	65	60	22	49	33	21	22	49	33	11	10	32	64	29
	14%	13%	15%	15%	16%	15%	10%	15%	16%	15%	10%	10%	17%	16%	10%
EUR 100 - EUR 499	81	46	35	14	35	24	8	14	35	24	3	5	22	39	19
	9%	9%	9%	9%	11%	11%	4%	9%	11%	11%	3%	5%	12%	10%	7%
EUR 500 or more	33	18	15	3	23	5	2	3	23	5	2	0	7	14	12
	4%	4%	4%	2%	7%	2%	1%	2%	7%	2%	2%	0	4%	4%	4%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	118	60	57	20	52	27	18	20	52	27	11	7	27	53	37
	13%	12%	14%	13%	17%	12%	9%	13%	17%	12%	11%	7%	14%	13%	13%
Average	119,7	95,4	149,5	56,3	244,8	70,8	40,1	56,3	244,8	70,8	68,5	10,3	154,4	97,1	128,7

QC12AT1. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

INDICATE TOTAL AMOUNT

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	898	77	393	428	111	423	114	63	31	41	115	491	407	96	802	140	431	327	314	584	697	173	28
EUR 0	435	32	188	215	48	188	58	34	14	18	76	225	210	73	363	64	178	193	136	300	364	58	13
	48%	42%	48%	50%	43%	44%	51%	55%	45%	44%	66%	46%	52%	76%	45%	46%	41%	59%	43%	51%	52%	34%	46%
EUR 1 - EUR 19	106	2	47	57	15	50	14	7	5	3	13	51	55	2	104	21	46	39	40	67	94	11	1
	12%	2%	12%	13%	13%	12%	12%	10%	16%	7%	11%	10%	14%	2%	13%	15%	11%	12%	13%	11%	14%	6%	4%
EUR 20 - EUR 99	125	15	55	54	13	70	19	4	2	7	10	75	50	7	118	19	70	36	49	76	90	31	4
	14%	20%	14%	13%	12%	17%	16%	6%	6%	17%	9%	15%	12%	7%	15%	14%	16%	11%	16%	13%	13%	18%	14%
EUR 100 - EUR 499	81	14	31	36	16	41	9	5	3	3	4	55	26	2	79	11	51	19	28	52	53	27	0
	9%	18%	8%	8%	14%	10%	8%	8%	11%	7%	4%	11%	6%	2%	10%	8%	12%	6%	9%	9%	8%	16%	0
EUR 500 or more	33	3	14	16	5	22	3	1	0	2	0	20	13	1	32	6	23	4	13	20	20	10	3
	4%	4%	3%	4%	4%	5%	3%	2%	0	5%	0	4%	3%	1%	4%	4%	5%	1%	4%	3%	3%	6%	9%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	118	11	57	50	15	51	12	13	7	8	12	65	53	12	106	18	62	37	49	69	75	35	8
	13%	14%	15%	12%	13%	12%	10%	20%	22%	20%	10%	13%	13%	13%	13%	13%	14%	11%	15%	12%	11%	20%	28%
Average	119,7	93,3	114,7	128,8	124,9	166,9	118	55,8	25,6	91,5	8,3	162,5	68,2	39,2	129,5	85,4	191,4	43	136,5	111,1	100,3	196	196,8

QC13. Taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress, would you sign up to this banking service again?

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	898	490	408	152	316	225	205	152	316	225	107	98	193	409	296
Yes	427	240	187	79	166	98	84	79	166	98	44	40	100	201	125
	48%	49%	46%	52%	53%	43%	41%	52%	53%	43%	41%	41%	52%	49%	42%
No	470	250	220	73	149	128	121	73	149	128	62	58	92	207	170
	52%	51%	54%	48%	47%	57%	59%	48%	47%	57%	58%	59%	48%	51%	58%
Don't know	2	1	1	0	1	0	1	0	1	0	1	0	0	2	0
	0	0	0	0	0	0	0	0	0	0	1%	0	0	0	0

QC13. Taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress, would you sign up to this banking service again?

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	898	77	393	428	111	423	114	63	31	41	115	491	407	96	802	140	431	327	314	584	697	173	28
Yes	427	43	173	210	50	212	57	33	13	18	44	210	216	42	384	56	211	159	165	261	310	103	13
	48%	56%	44%	49%	45%	50%	50%	53%	41%	43%	39%	43%	53%	44%	48%	40%	49%	49%	53%	45%	45%	60%	48%
No	470	34	218	217	61	212	57	29	19	23	69	279	190	54	416	83	219	167	148	322	385	70	15
	52%	44%	56%	51%	55%	50%	50%	46%	59%	57%	61%	57%	47%	56%	52%	60%	51%	51%	47%	55%	55%	40%	52%
Don't know	2	0	1	1	0	0	0	1	0	0	1	2	0	0	2	0	1	1	1	1	2	0	0
	0	0	0	0	0	0	0	2%	0	0	1%	0	0	0	0	0	0	0	0	0	0	0	0

QC14. Which of these, if any, has the credit provider done so far in response to the problem?  
Mark all that apply.

FILTER: ASK QC14 IF QC9 = CODES 1 TO 10

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	802	440	361	137	290	201	173	137	290	201	92	81	169	362	271
Agreed to cancel the contract within the cooling-off period of 14 days	53 7%	33 7%	20 6%	17 12%	14 5%	15 8%	7 4%	17 12%	14 5%	15 8%	4 4%	3 4%	14 8%	19 5%	21 8%
Acknowledged problem	245 31%	127 29%	118 33%	43 31%	83 29%	71 35%	48 28%	43 31%	83 29%	71 35%	29 32%	19 23%	48 28%	93 26%	104 38%
Investigating problem	220 27%	121 27%	99 27%	38 27%	109 37%	42 21%	31 18%	38 27%	109 37%	42 21%	19 21%	12 15%	50 29%	103 28%	67 25%
Gave a satisfactory explanation	162 20%	89 20%	73 20%	31 23%	66 23%	28 14%	37 22%	31 23%	66 23%	28 14%	19 21%	18 22%	33 19%	74 20%	55 20%
Gave an unsatisfactory explanation	166 21%	89 20%	78 22%	26 19%	56 19%	47 24%	37 21%	26 19%	56 19%	47 24%	24 26%	13 16%	37 22%	72 20%	57 21%
Agreed on termination of the contract, early credit repayment or New repayment schedule	60 7%	34 8%	26 7%	10 7%	24 8%	15 7%	11 6%	10 7%	24 8%	15 7%	5 5%	6 7%	17 10%	24 6%	19 7%
Provided an alternative loan	49 6%	26 6%	23 6%	12 8%	27 9%	7 3%	4 2%	12 8%	27 9%	7 3%	2 2%	2 2%	17 10%	21 6%	11 4%
Gave a replacement credit card	92 11%	49 11%	43 12%	15 11%	30 10%	25 13%	22 13%	15 11%	30 10%	25 13%	11 12%	11 14%	16 9%	52 14%	24 9%
Gave a partial or full refund of wrongly charged amounts	122 15%	68 16%	53 15%	15 11%	34 12%	40 20%	33 19%	15 11%	34 12%	40 20%	20 21%	13 16%	25 15%	58 16%	39 14%

QC14. Which of these, if any, has the credit provider done so far in response to the problem?

Mark all that apply.

FILTER: ASK QC14 IF QC9 = CODES 1 TO 10

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	802	440	361	137	290	201	173	137	290	201	92	81	169	362	271
Gave compensation for damages or losses	53 7%	31 7%	22 6%	9 6%	17 6%	14 7%	13 7%	9 6%	17 6%	14 7%	9 10%	4 5%	14 8%	19 5%	20 7%
Other	23 3%	14 3%	9 2%	1 1%	5 2%	9 4%	8 4%	1 1%	5 2%	9 4%	3 3%	5 6%	0 0	12 3%	11 4%
Has done nothing	66 8%	35 8%	31 9%	11 8%	18 6%	16 8%	20 12%	11 8%	18 6%	16 8%	3 3%	17 22%	12 7%	30 8%	24 9%
Don't know	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
TOTAL 'GAVE REIMBURSEMENT OR COMPENSATION'	166 21%	93 21%	73 20%	22 16%	50 17%	50 25%	44 25%	22 16%	50 17%	50 25%	28 30%	16 20%	38 22%	74 20%	54 20%
TOTAL 'AT LEAST ONE ACTION'	735 92%	405 92%	330 91%	126 92%	272 94%	185 92%	153 88%	126 92%	272 94%	185 92%	89 97%	63 78%	157 93%	332 92%	247 91%

QC14. Which of these, if any, has the credit provider done so far in response to the problem?  
Mark all that apply.

FILTER: ASK QC14 IF QC9 = CODES 1 TO 10

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	802	72	344	385	95	396	101	56	24	34	95	437	364	0	802	118	404	280	300	502	610	165	26
Agreed to cancel the contract within the cooling-off period of 14 days	53 7%	8 11%	21 6%	24 6%	7 7%	29 7%	4 4%	5 8%	0 0	4 12%	5 5%	33 7%	20 6%	0 0	53 7%	22 18%	22 5%	10 3%	19 6%	34 7%	43 7%	9 5%	1 4%
Acknowledged problem	245 31%	20 27%	96 28%	130 34%	30 31%	123 31%	28 27%	20 36%	13 54%	10 30%	22 23%	128 29%	117 32%	0 0	245 31%	40 34%	113 28%	92 33%	77 26%	169 34%	211 35%	28 17%	7 26%
Investigating problem	220 27%	20 28%	101 29%	99 26%	24 25%	123 31%	29 29%	14 24%	4 16%	12 35%	15 15%	121 28%	99 27%	0 0	220 27%	28 24%	134 33%	58 21%	85 28%	135 27%	152 25%	60 36%	9 33%
Gave a satisfactory explanation	162 20%	18 26%	67 19%	77 20%	15 16%	83 21%	22 21%	10 17%	6 24%	3 9%	23 24%	85 19%	77 21%	0 0	162 20%	15 13%	88 22%	58 21%	68 23%	94 19%	120 20%	37 22%	5 19%
Gave an unsatisfactory explanation	166 21%	12 16%	70 20%	85 22%	16 17%	93 24%	20 20%	10 18%	2 9%	6 17%	19 20%	87 20%	79 22%	0 0	166 21%	28 23%	78 19%	61 22%	61 20%	105 21%	131 21%	30 18%	6 22%
Agreed on termination of the contract, early credit repayment or New repayment schedule	60 7%	8 11%	25 7%	27 7%	9 10%	28 7%	7 7%	5 9%	1 4%	1 3%	9 9%	28 6%	32 9%	0 0	60 7%	7 6%	40 10%	14 5%	28 9%	32 6%	39 6%	17 10%	4 15%
Provided an alternative loan	49 6%	4 5%	22 7%	23 6%	4 4%	26 7%	7 7%	7 12%	0 0	1 3%	3 3%	31 7%	18 5%	0 0	49 6%	6 5%	37 9%	6 2%	24 8%	25 5%	29 5%	17 10%	3 11%
Gave a replacement credit card	92 11%	3 4%	42 12%	47 12%	10 10%	41 10%	13 13%	6 11%	2 8%	7 20%	13 14%	52 12%	40 11%	0 0	92 11%	7 6%	44 11%	41 15%	31 10%	61 12%	71 12%	18 11%	4 14%
Gave a partial or full refund of wrongly charged amounts	122 15%	3 4%	47 14%	71 19%	20 21%	63 16%	9 9%	5 8%	4 16%	6 18%	15 16%	59 14%	62 17%	0 0	122 15%	11 10%	49 12%	61 22%	44 15%	78 15%	100 16%	17 10%	5 18%

QC14. Which of these, if any, has the credit provider done so far in response to the problem?  
Mark all that apply.

FILTER: ASK QC14 IF QC9 = CODES 1 TO 10

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	802	72	344	385	95	396	101	56	24	34	95	437	364	0	802	118	404	280	300	502	610	165	26
Gave compensation for damages or losses	53 7%	2 3%	24 7%	27 7%	6 6%	26 7%	11 11%	2 3%	2 9%	1 3%	5 5%	21 5%	32 9%	0 0%	53 7%	7 6%	26 7%	19 7%	18 6%	34 7%	42 7%	9 5%	2 7%
Other	23 3%	0 0%	8 2%	15 4%	5 5%	8 2%	1 1%	2 4%	0 0%	1 3%	6 6%	9 2%	14 4%	0 0%	23 3%	3 2%	4 1%	16 6%	4 1%	19 4%	21 3%	0 0%	2 8%
Has done nothing	66 8%	2 3%	32 9%	33 8%	10 11%	24 6%	6 6%	3 5%	4 16%	4 13%	15 16%	41 9%	25 7%	0 0%	66 8%	12 10%	27 7%	28 10%	17 6%	50 10%	54 9%	8 5%	4 15%
Don't know	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%
TOTAL 'GAVE REIMBURSEMENT OR COMPENSATION'	166 21%	5 7%	67 20%	93 24%	22 24%	87 22%	18 18%	6 12%	6 26%	7 20%	19 20%	78 18%	88 24%	0 0%	166 21%	17 15%	73 18%	75 27%	59 20%	106 21%	134 22%	25 15%	7 25%
TOTAL 'AT LEAST ONE ACTION'	735 92%	70 97%	313 91%	353 92%	85 89%	372 94%	94 94%	53 95%	20 84%	30 87%	81 84%	396 91%	339 93%	0 0%	735 92%	106 90%	377 93%	253 90%	283 94%	452 90%	556 91%	157 95%	22 85%



QC15A2. How much have you received as reimbursement or compensation for the problem from the credit provider?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who received reimbursement of compensation'

FILTER: ASK QC15A IF 'PARTIAL OR FULL REFUND', CODE 9, OR 'COMPENSATION FOR DAMAGES OR LOSSES', CODE 10, QC14

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	166	93	73	22	50	50	44	22	50	50	28	16	38	74	54
EUR 0	18	9	9	1	6	5	6	1	6	5	2	4	3	8	7
	11%	9%	12%	5%	12%	10%	14%	5%	12%	10%	7%	24%	8%	11%	12%
EUR 1 - EUR 29	36	17	19	6	15	10	5	6	15	10	5	0	5	18	13
	21%	18%	25%	26%	30%	21%	11%	26%	30%	21%	17%	0	12%	25%	23%
EUR 30 - EUR 59	23	10	13	3	2	10	8	3	2	10	5	3	5	10	8
	14%	11%	18%	13%	4%	20%	18%	13%	4%	20%	18%	19%	13%	14%	14%
EUR 60 - EUR 99	22	9	13	4	7	4	7	4	7	4	3	4	5	9	8
	13%	10%	18%	19%	14%	9%	16%	19%	14%	9%	11%	26%	14%	12%	15%
EUR 100 - EUR 299	28	19	9	3	10	6	9	3	10	6	7	2	8	11	9
	17%	20%	12%	14%	20%	12%	21%	14%	20%	12%	25%	13%	21%	15%	16%
EUR 300 - EUR more	38	29	9	5	11	14	8	5	11	14	5	3	11	17	9
	23%	31%	12%	24%	21%	27%	18%	24%	21%	27%	18%	19%	29%	23%	17%
Don't Know	2	0	2	0	0	1	1	0	0	1	1	0	1	0	1
	1%	0	3%	0	0	2%	2%	0	0	2%	4%	0	3%	0	2%
Average	453,6	573,1	291,3	730,6	272,7	539,6	409,7	730,6	272,7	539,6	384,9	459,6	736,1	419,1	299,6

QC15A2. How much have you received as reimbursement or compensation for the problem from the credit provider?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who received reimbursement of compensation'

FILTER: ASK QC15A IF 'PARTIAL OR FULL REFUND', CODE 9, OR 'COMPENSATION FOR DAMAGES OR LOSSES', CODE 10, QC14

	Total	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU	
TOTAL	166	5	67	93	22	87	18	6	6	7	19	78	88	0	166	17	73	75	59	106	134	25	7	
EUR 0	18	1	2	15	2	11	1	0	0	0	4	12	6	0	18	2	4	12	9	9	15	3	0	
	11%	19%	3%	16%	9%	13%	5%	0	0	0	21%	15%	7%	0	11%	12%	5%	16%	15%	8%	11%	12%	0	
EUR 1 - EUR 29	36	1	18	17	4	20	6	2	0	2	2	14	22	0	36	5	21	10	19	17	30	6	0	
	21%	20%	27%	18%	16%	23%	31%	30%	0	28%	10%	17%	25%	0	21%	27%	29%	13%	32%	16%	22%	23%	0	
EUR 30 - EUR 59	23	0	7	16	5	10	1	1	1	1	4	12	11	0	23	2	12	9	8	15	20	1	2	
	14%	0	10%	17%	22%	12%	5%	15%	16%	15%	21%	15%	13%	0	14%	11%	17%	12%	14%	14%	15%	4%	28%	
EUR 60 - EUR 99	22	1	8	13	4	9	5	0	3	0	1	9	13	0	22	2	8	12	6	16	21	1	0	
	13%	25%	12%	14%	18%	11%	26%	0	53%	0	6%	12%	15%	0	13%	11%	11%	16%	10%	15%	16%	4%	0	
EUR 100 - EUR 299	28	0	11	17	1	16	3	1	0	3	4	13	15	0	28	3	14	11	8	20	19	7	2	
	17%	0	16%	18%	5%	18%	16%	15%	0	43%	21%	16%	17%	0	17%	17%	19%	15%	13%	19%	14%	28%	28%	
EUR 300 - EUR more	38	2	22	14	6	19	3	3	2	1	4	18	19	0	38	4	13	21	9	28	28	7	3	
	23%	36%	32%	15%	26%	22%	16%	40%	31%	14%	20%	23%	22%	0	23%	22%	18%	27%	16%	26%	21%	26%	44%	
Don't Know	2	0	0	2	1	1	0	0	0	0	0	1	1	0	2	0	1	1	0	2	1	1	0	
	1%	0	0	2%	4%	1%	0	0	0	0	0	1%	1%	0	1%	0	1%	1%	0	2%	1%	4%	0	
Average	453,6	1092	617,6	279,2	392,3	363,5	457,9	1441	588,6	155,5	632	535,2	387,2	0	453,6	406,6	483,1	432,5	291,2	539,4	374,1	884,2	489,2	

QC15A1. How much have you received as reimbursement or compensation for the problem from the credit provider?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QC15A IF 'PARTIAL OR FULL REFUND', CODE 9, OR 'COMPENSATION FOR DAMAGES OR LOSSES', CODE 10, QC14

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	898	490	408	152	316	225	205	152	316	225	107	98	193	409	296
EUR 0	750	406	344	131	271	180	168	131	271	180	81	86	158	344	248
	84%	83%	84%	86%	86%	80%	82%	86%	86%	80%	76%	88%	82%	84%	84%
EUR 1 - EUR 29	36	17	19	6	15	10	5	6	15	10	5	0	5	18	13
	4%	3%	5%	4%	5%	5%	2%	4%	5%	5%	4%	0	2%	4%	4%
EUR 30 - EUR 59	23	10	13	3	2	10	8	3	2	10	5	3	5	10	8
	3%	2%	3%	2%	1%	4%	4%	2%	1%	4%	5%	3%	2%	2%	3%
EUR 60 - EUR 99	22	9	13	4	7	4	7	4	7	4	3	4	5	9	8
	2%	2%	3%	3%	2%	2%	3%	3%	2%	2%	3%	4%	3%	2%	3%
EUR 100 - EUR 299	28	19	9	3	10	6	9	3	10	6	7	2	8	11	9
	3%	4%	2%	2%	3%	3%	4%	2%	3%	3%	6%	2%	4%	3%	3%
EUR 300 - EUR more	38	29	9	5	11	14	8	5	11	14	5	3	11	17	9
	4%	6%	2%	3%	3%	6%	4%	3%	3%	6%	5%	3%	6%	4%	3%
Don't Know	2	0	2	0	0	1	1	0	0	1	1	0	1	0	1
	0	0	0	0	0	0	0	0	0	0	1%	0	1%	0	0
Average	74	98,4	44,5	100,8	38,2	106,6	73,5	100,8	38,2	106,6	89,1	56,7	128,8	67,2	47,6

QC15A1. How much have you received as reimbursement or compensation for the problem from the credit provider?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QC15A IF 'PARTIAL OR FULL REFUND', CODE 9, OR 'COMPENSATION FOR DAMAGES OR LOSSES', CODE 10, QC14

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	898	77	393	428	111	423	114	63	31	41	115	491	407	96	802	140	431	327	314	584	697	173	28
EUR 0	750	73	327	350	91	348	96	57	25	34	100	425	325	96	654	125	362	264	264	486	578	150	22
	84%	95%	83%	82%	82%	82%	85%	90%	80%	83%	87%	86%	80%	100%	82%	89%	84%	81%	84%	83%	83%	87%	76%
EUR 1 - EUR 29	36	1	18	17	4	20	6	2	0	2	2	14	22	0	36	5	21	10	19	17	30	6	0
	4%	1%	5%	4%	3%	5%	5%	3%	0	5%	2%	3%	5%	0	4%	3%	5%	3%	6%	3%	4%	3%	0
EUR 30 - EUR 59	23	0	7	16	5	10	1	1	1	1	4	12	11	0	23	2	12	9	8	15	20	1	2
	3%	0	2%	4%	5%	2%	1%	2%	3%	3%	3%	2%	3%	0	3%	1%	3%	3%	3%	3%	3%	1%	6%
EUR 60 - EUR 99	22	1	8	13	4	9	5	0	3	0	1	9	13	0	22	2	8	12	6	16	21	1	0
	2%	2%	2%	3%	4%	2%	4%	0	11%	0	1%	2%	3%	0	3%	1%	2%	4%	2%	3%	3%	1%	0
EUR 100 - EUR 299	28	0	11	17	1	16	3	1	0	3	4	13	15	0	28	3	14	11	8	20	19	7	2
	3%	0	3%	4%	1%	4%	3%	2%	0	7%	3%	3%	4%	0	3%	2%	3%	3%	3%	3%	3%	4%	7%
EUR 300 - EUR more	38	2	22	14	6	19	3	3	2	1	4	18	19	0	38	4	13	21	9	28	28	7	3
	4%	2%	5%	3%	5%	5%	3%	4%	6%	2%	3%	4%	5%	0	5%	3%	3%	6%	3%	5%	4%	4%	10%
Don't Know	2	0	0	2	1	1	0	0	0	0	0	1	1	0	2	0	1	1	0	2	1	1	0
	0	0	0	0	1%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1%	0
Average	74	59,6	102,6	50,2	69,1	64,3	70,2	148,3	117,7	26,5	82	71,5	76,9	0	82,9	44	76,9	82,9	46,8	88,6	63,5	109,5	115,2

QC16. To what extent has the problem been resolved?

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	898	490	408	152	316	225	205	152	316	225	107	98	193	409	296
Fully resolved	354 39%	203 42%	151 37%	56 37%	99 31%	100 45%	100 49%	56 37%	99 31%	100 45%	50 47%	50 50%	81 42%	137 34%	136 46%
Partly resolved	232 26%	113 23%	119 29%	40 26%	97 31%	53 23%	42 20%	40 26%	97 31%	53 23%	26 24%	16 16%	51 26%	113 28%	68 23%
Not yet resolved but I was informed that the investigation is ongoing	139 15%	82 17%	57 14%	25 16%	67 21%	27 12%	19 9%	25 16%	67 21%	27 12%	15 14%	5 5%	24 12%	75 18%	40 14%
Not yet resolved and I have not received any reply	90 10%	43 9%	47 12%	23 15%	28 9%	23 10%	16 8%	23 15%	28 9%	23 10%	7 7%	9 9%	16 9%	47 11%	27 9%
Not resolved and I decided not to do anything about it	82 9%	49 10%	33 8%	9 6%	24 8%	22 10%	28 13%	9 6%	24 8%	22 10%	8 8%	19 20%	19 10%	37 9%	25 8%
Don't know	1 0	1 0	0 0	0 0	1 0	0 0	0 0	0 0	1 0	0 0	0 0	0 0	1 1%	0 0	0 0

QC16. To what extent has the problem been resolved?

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	898	77	393	428	111	423	114	63	31	41	115	491	407	96	802	140	431	327	314	584	697	173	28
Fully resolved	354	24	115	216	51	160	34	26	15	13	56	185	170	36	318	59	133	163	108	247	320	27	7
	39%	31%	29%	50%	46%	38%	30%	41%	46%	32%	49%	38%	42%	37%	40%	42%	31%	50%	34%	42%	46%	16%	24%
Partly resolved	232	22	113	97	26	121	37	12	5	12	20	131	101	15	217	41	133	58	78	154	168	56	8
	26%	29%	29%	23%	23%	29%	32%	19%	16%	29%	17%	27%	25%	15%	27%	29%	31%	18%	25%	26%	24%	33%	28%
Not yet resolved but I was informed that the investigation is ongoing	139	14	74	50	16	75	21	11	3	3	10	75	64	3	136	18	84	37	74	65	85	50	4
	15%	19%	19%	12%	14%	18%	19%	17%	9%	8%	9%	15%	16%	3%	17%	13%	19%	11%	23%	11%	12%	29%	13%
Not yet resolved and I have not received any reply	90	11	44	35	10	36	12	11	3	7	12	54	36	11	79	9	48	33	35	55	61	25	4
	10%	14%	11%	8%	9%	8%	10%	18%	10%	17%	10%	11%	9%	12%	10%	6%	11%	10%	11%	9%	9%	15%	13%
Not resolved and I decided not to do anything about it	82	6	46	30	9	32	10	3	5	6	18	46	36	31	51	12	32	37	20	62	63	14	5
	9%	7%	12%	7%	8%	8%	9%	5%	16%	15%	15%	9%	9%	33%	6%	9%	8%	11%	6%	11%	9%	8%	18%
Don't know	1	0	1	0	0	0	0	0	1	0	0	1	0	0	1	0	1	0	0	1	0	0	1
	0	0	0	0	0	0	0	0	3%	0	0	0	0	0	0	0	0	0	0	0	0	0	3%

QC17A. How long did the problem last until it was fully resolved?

FILTER: ASK QC17A IF QC16=1

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	354	203	151	56	99	100	100	56	99	100	50	50	81	137	136
Less than one day	55 16%	33 16%	22 15%	8 15%	15 16%	19 19%	13 13%	8 15%	15 16%	19 19%	10 19%	3 6%	20 25%	16 12%	19 14%
One day to less than a week	95 27%	57 28%	38 25%	19 35%	33 33%	22 22%	21 21%	19 35%	33 33%	22 22%	12 23%	9 18%	17 21%	34 25%	44 33%
One week to less than one month	113 32%	65 32%	47 31%	17 30%	29 29%	38 38%	29 29%	17 30%	29 29%	38 38%	16 31%	14 28%	28 35%	49 36%	35 26%
One month to less than three months	63 18%	32 16%	31 21%	9 17%	19 19%	15 15%	19 19%	9 17%	19 19%	15 15%	8 15%	12 24%	6 7%	28 20%	29 21%
Three months to less than six months	18 5%	11 5%	8 5%	1 2%	2 2%	4 4%	12 12%	1 2%	2 2%	4 4%	4 8%	8 16%	5 6%	8 6%	6 4%
Six months to less than a year	5 1%	4 2%	1 1%	1 2%	0 0%	1 1%	3 3%	1 2%	0 0%	1 1%	0 0%	3 6%	0 0%	3 2%	2 1%
A year or more	5 1%	2 1%	3 2%	0 0%	1 1%	1 1%	3 3%	0 0%	1 1%	1 1%	2 4%	1 2%	5 6%	0 0%	0 0%
Don't remember	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%
TOTAL 'LESS THAN A MONTH'	263 74%	155 76%	108 71%	44 79%	77 78%	79 79%	63 63%	44 79%	77 78%	79 79%	37 73%	26 52%	66 81%	99 72%	99 73%

QC17A. How long did the problem last until it was fully resolved?

FILTER: ASK QC17A IF QC16=1

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	354	203	151	56	99	100	100	56	99	100	50	50	81	137	136
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	81 23%	42 21%	39 26%	10 19%	21 21%	19 19%	31 31%	10 19%	21 21%	19 19%	12 23%	20 40%	11 13%	36 26%	35 26%
TOTAL 'SIX MONTHS OR MORE'	10 3%	6 3%	4 3%	1 2%	1 1%	2 2%	6 6%	1 2%	1 1%	2 2%	2 4%	4 8%	5 6%	3 2%	2 1%



QC17A. How long did the problem last until it was fully resolved?

FILTER: ASK QC17A IF QC16=1

	ACHIEVED EDUCATION				OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	354	24	115	216	51	160	34	26	15	13	56	185	170	36	318	59	133	163	108	247	320	27	7
Less than one day	55	6	20	29	3	28	9	4	5	2	6	28	28	9	47	16	20	19	23	33	52	3	0
	16%	23%	18%	14%	6%	17%	25%	15%	32%	15%	10%	15%	16%	24%	15%	26%	15%	12%	21%	13%	16%	11%	0
One day to less than a week	95	7	25	63	20	44	10	8	2	2	9	56	39	9	86	17	32	46	30	65	88	6	1
	27%	28%	22%	29%	40%	28%	29%	29%	14%	16%	16%	30%	23%	24%	27%	29%	24%	28%	28%	26%	28%	21%	15%
One week to less than one month	113	8	39	66	11	56	10	9	4	6	17	57	56	11	102	16	45	51	38	75	99	9	5
	32%	32%	34%	31%	22%	35%	28%	36%	27%	45%	31%	31%	33%	30%	32%	28%	34%	31%	35%	30%	31%	31%	71%
One month to less than three months	63	4	17	42	12	24	4	4	3	1	14	31	32	5	58	10	27	26	12	51	56	6	1
	18%	16%	15%	19%	23%	15%	13%	16%	20%	8%	26%	17%	19%	13%	18%	16%	20%	16%	11%	21%	17%	23%	14%
Three months to less than six months	18	0	10	9	3	5	1	1	0	2	7	10	9	2	16	0	5	14	2	17	17	2	0
	5%	0	9%	4%	6%	3%	3%	4%	0	16%	12%	5%	5%	6%	5%	0	4%	8%	2%	7%	5%	7%	0
Six months to less than a year	5	0	1	4	1	2	0	0	0	0	2	0	5	0	5	0	1	4	3	2	4	1	0
	1%	0	1%	2%	2%	1%	0	0	0	0	4%	0	3%	0	2%	0	1%	2%	3%	1%	1%	3%	0
A year or more	5	0	2	3	1	1	1	0	1	0	1	3	2	1	4	0	2	3	0	5	4	1	0
	1%	0	2%	1%	2%	1%	3%	0	7%	0	2%	2%	1%	3%	1%	0	2%	2%	0	2%	1%	4%	0
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL 'LESS THAN A MONTH'	263	20	85	158	34	128	28	21	11	10	32	141	122	28	235	49	98	116	91	172	240	17	6
	74%	84%	74%	73%	68%	80%	81%	80%	73%	76%	57%	76%	72%	78%	74%	84%	74%	71%	85%	70%	75%	63%	86%

QC17A. How long did the problem last until it was fully resolved?

FILTER: ASK QC17A IF QC16=1

	Total	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU	
TOTAL	354	24	115	216	51	160	34	26	15	13	56	185	170	36	318	59	133	163	108	247	320	27	7	
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	81 23%	4 16%	27 24%	50 23%	15 28%	29 18%	5 16%	5 20%	3 20%	3 24%	21 38%	41 22%	41 24%	7 19%	75 23%	10 16%	32 24%	40 25%	14 13%	68 27%	72 23%	8 30%	1 14%	
TOTAL 'SIX MONTHS OR MORE'	10 3%	0 0	3 3%	7 3%	2 4%	3 2%	1 3%	0 0	1 7%	0 0	3 5%	3 2%	7 4%	1 3%	9 3%	0 0	3 2%	7 4%	3 3%	7 3%	8 3%	2 7%	0 0	

QC17B. How long did the problem last until it was partly resolved?

FILTER: ASK QC17B IF QC16=2

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	232	113	119	40	97	53	42	40	97	53	26	16	51	113	68
Less than one day	11 5%	6 5%	5 4%	0 0%	7 7%	2 3%	2 5%	0 0%	7 7%	2 3%	1 4%	1 6%	1 2%	4 3%	6 8%
One day to less than a week	56 24%	26 23%	29 25%	17 44%	19 20%	7 14%	11 27%	17 44%	19 20%	7 14%	10 40%	1 6%	7 13%	30 27%	19 28%
One week to less than one month	88 38%	49 44%	39 33%	14 35%	39 40%	24 45%	12 28%	14 35%	39 40%	24 45%	6 22%	6 39%	26 51%	38 34%	24 35%
One month to less than three months	53 23%	23 21%	29 25%	6 14%	25 26%	13 24%	9 22%	6 14%	25 26%	13 24%	7 27%	2 13%	11 22%	29 25%	13 19%
Three months to less than six months	12 5%	6 5%	7 6%	2 5%	4 4%	5 9%	2 4%	2 5%	4 4%	5 9%	1 3%	1 6%	3 6%	5 4%	4 7%
Six months to less than a year	6 3%	0 0%	6 5%	0 0%	0 0%	2 4%	4 9%	0 0%	0 0%	2 4%	1 4%	3 18%	0 0%	4 3%	2 3%
A year or more	7 3%	3 2%	4 3%	1 3%	3 3%	1 2%	2 4%	1 3%	3 3%	1 2%	0 0%	2 11%	3 6%	4 3%	0 0%
Don't remember	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%
TOTAL 'LESS THAN A MONTH'	154 67%	81 72%	73 61%	31 79%	65 67%	33 62%	25 60%	31 79%	65 67%	33 62%	17 66%	8 51%	34 66%	72 64%	49 72%

QC17B. How long did the problem last until it was partly resolved?

FILTER: ASK QC17B IF QC16=2

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	232	113	119	40	97	53	42	40	97	53	26	16	51	113	68
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	65 28%	29 25%	36 30%	7 19%	29 30%	17 33%	11 26%	7 19%	29 30%	17 33%	8 30%	3 19%	14 28%	33 29%	17 25%
TOTAL 'SIX MONTHS OR MORE'	13 5%	3 2%	10 8%	1 3%	3 3%	3 6%	6 14%	1 3%	3 3%	3 6%	1 4%	5 30%	3 6%	8 7%	2 3%

QC17B. How long did the problem last until it was partly resolved?

FILTER: ASK QC17B IF QC16=2

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	232	22	113	97	26	121	37	12	5	12	20	131	101	15	217	41	133	58	78	154	168	56	8
Less than one day	11 5%	2 9%	5 4%	4 4%	3 11%	2 2%	2 5%	0 0	1 19%	1 8%	2 10%	4 3%	7 7%	3 21%	7 3%	4 9%	4 3%	3 5%	4 5%	7 4%	10 6%	1 2%	0 0
One day to less than a week	56 24%	8 35%	31 27%	17 18%	6 25%	28 23%	9 25%	3 23%	1 20%	4 33%	4 20%	36 27%	20 20%	3 24%	52 24%	15 37%	30 23%	11 18%	19 24%	37 24%	43 25%	11 20%	2 26%
One week to less than one month	88 38%	8 38%	46 41%	34 35%	9 34%	50 42%	14 38%	6 47%	2 41%	2 17%	5 26%	51 39%	37 36%	2 11%	86 40%	12 29%	56 42%	20 35%	34 44%	54 35%	58 35%	27 48%	3 37%
One month to less than three months	53 23%	4 18%	19 16%	30 31%	7 26%	28 23%	9 23%	3 23%	0 0	3 26%	3 16%	26 20%	27 27%	3 19%	50 23%	8 18%	32 24%	13 22%	17 21%	36 23%	40 24%	12 21%	1 12%
Three months to less than six months	12 5%	0 0	7 7%	5 5%	1 4%	6 5%	2 5%	1 6%	1 20%	1 8%	1 4%	10 8%	2 2%	1 6%	11 5%	2 4%	6 4%	5 8%	4 5%	9 6%	8 5%	4 6%	1 12%
Six months to less than a year	6 3%	0 0	2 2%	4 4%	0 0	2 2%	0 0	0 0	0 0	1 8%	3 15%	3 2%	3 3%	0 0	6 3%	0 0	2 1%	4 7%	1 1%	5 3%	5 3%	1 2%	0 0
A year or more	7 3%	0 0	4 3%	3 3%	0 0	4 3%	1 3%	0 0	0 0	0 0	2 9%	1 1%	6 6%	3 19%	4 2%	1 2%	3 2%	3 5%	0 0	7 4%	5 3%	1 2%	1 13%
Don't remember	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
TOTAL 'LESS THAN A MONTH'	154 67%	18 82%	81 72%	55 57%	18 70%	81 67%	25 69%	9 71%	4 80%	7 58%	11 56%	91 70%	63 63%	8 56%	146 67%	31 75%	90 68%	33 58%	57 73%	98 63%	110 66%	39 69%	5 62%

QC17B. How long did the problem last until it was partly resolved?

FILTER: ASK QC17B IF QC16=2

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	232	22	113	97	26	121	37	12	5	12	20	131	101	15	217	41	133	58	78	154	168	56	8
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	65 28%	4 18%	26 23%	35 36%	8 30%	34 28%	10 28%	4 29%	1 20%	4 34%	4 20%	36 28%	29 29%	4 25%	61 28%	9 22%	38 29%	18 30%	20 26%	45 29%	48 28%	15 27%	2 25%
TOTAL 'SIX MONTHS OR MORE'	13 5%	0 0	6 5%	7 7%	0 0	6 5%	1 3%	0 0	0 0	1 8%	5 24%	4 3%	9 9%	3 19%	10 5%	1 2%	5 4%	7 12%	1 1%	12 8%	10 6%	2 4%	1 13%

QC17C. How long has the problem lasted so far?

FILTER: ASK QC17C IF QC16=3 OR 4

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	229	124	104	48	95	50	36	48	95	50	22	14	40	122	67
Less than one day	2 1%	0 0	2 2%	0 0	1 1%	0 0	1 2%	0 0	1 1%	0 0	1 4%	0 0	0 0	2 2%	0 0
One day to less than a week	36 16%	26 21%	11 10%	12 25%	20 22%	2 4%	2 6%	12 25%	20 22%	2 4%	1 4%	1 7%	6 15%	20 16%	11 16%
One week to less than one month	65 28%	35 28%	30 28%	15 32%	31 32%	14 28%	5 13%	15 32%	31 32%	14 28%	4 17%	1 7%	13 33%	35 29%	16 24%
One month to less than three months	66 29%	38 31%	28 27%	9 20%	24 25%	19 38%	13 37%	9 20%	24 25%	19 38%	9 39%	5 35%	12 29%	40 33%	14 21%
Three months to less than six months	30 13%	10 8%	20 19%	5 11%	13 13%	7 14%	5 14%	5 11%	13 13%	7 14%	3 14%	2 15%	4 10%	13 11%	13 19%
Six months to less than a year	17 7%	9 7%	8 8%	3 6%	3 3%	6 12%	5 13%	3 6%	3 3%	6 12%	4 17%	1 7%	4 10%	6 5%	7 10%
A year or more	13 6%	7 5%	7 6%	3 6%	3 3%	2 5%	5 14%	3 6%	3 3%	2 5%	1 4%	4 29%	1 3%	6 5%	6 10%
Don't remember	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
TOTAL 'LESS THAN A MONTH'	103 45%	61 49%	42 41%	27 57%	52 55%	16 32%	8 21%	27 57%	52 55%	16 32%	6 25%	2 15%	19 48%	57 47%	27 40%

QC17C. How long has the problem lasted so far?

FILTER: ASK QC17C IF QC16=3 OR 4

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	229	124	104	48	95	50	36	48	95	50	22	14	40	122	67
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	96 42%	48 39%	47 45%	14 30%	37 39%	26 52%	18 52%	14 30%	37 39%	26 52%	12 53%	7 49%	16 39%	53 44%	27 40%
TOTAL 'SIX MONTHS OR MORE'	30 13%	15 12%	15 14%	6 12%	6 6%	8 16%	10 27%	6 12%	6 6%	8 16%	5 22%	5 36%	5 13%	11 9%	13 20%



QC17C. How long has the problem lasted so far?

FILTER: ASK QC17C IF QC16=3 OR 4

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	229	25	117	86	26	110	33	22	6	10	21	129	100	14	215	27	132	70	109	120	146	75	7
Less than one day	2 1%	0 0%	0 0%	2 2%	1 3%	1 1%	0 0%	0 0%	0 0%	0 0%	0 0%	2 2%	0 0%	0 0%	2 1%	1 4%	0 0%	1 1%	1 1%	1 1%	2 1%	0 0%	0 0%
One day to less than a week	36 16%	8 31%	16 13%	13 15%	0 0%	21 19%	6 17%	6 27%	1 16%	2 19%	1 5%	23 18%	14 14%	0 0%	36 17%	8 29%	25 19%	4 6%	20 18%	17 14%	23 16%	14 18%	0 0%
One week to less than one month	65 28%	7 26%	39 33%	19 22%	7 26%	33 30%	11 33%	7 32%	0 0%	3 30%	4 18%	36 28%	29 29%	6 40%	59 28%	8 31%	43 33%	13 19%	32 29%	33 27%	35 24%	27 36%	3 40%
One month to less than three months	66 29%	7 27%	36 31%	23 26%	8 32%	32 29%	8 24%	6 25%	3 49%	3 28%	7 31%	30 23%	36 36%	5 32%	61 29%	3 10%	41 31%	22 32%	34 31%	32 27%	39 27%	23 31%	3 47%
Three months to less than six months	30 13%	3 12%	12 10%	15 18%	7 26%	13 12%	4 12%	2 9%	1 17%	0 0%	3 15%	18 14%	12 12%	0 0%	30 14%	6 22%	14 11%	10 14%	17 16%	13 11%	21 14%	8 11%	1 13%
Six months to less than a year	17 7%	0 0%	9 7%	8 9%	2 8%	7 6%	1 3%	2 7%	1 18%	1 13%	3 13%	11 8%	6 6%	3 20%	14 6%	0 0%	5 3%	12 17%	3 2%	14 12%	14 10%	2 3%	0 0%
A year or more	13 6%	1 4%	6 5%	6 7%	1 4%	4 3%	4 12%	0 0%	0 0%	1 10%	4 18%	10 8%	3 3%	1 7%	12 6%	1 4%	5 4%	7 11%	3 3%	10 8%	12 8%	1 1%	0 0%
Don't remember	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%
TOTAL 'LESS THAN A MONTH'	103 45%	15 57%	55 47%	34 39%	8 30%	55 50%	16 50%	13 58%	1 16%	5 49%	5 23%	60 47%	43 43%	6 40%	98 45%	17 64%	68 52%	18 26%	52 48%	51 42%	59 41%	41 54%	3 40%

QC17C. How long has the problem lasted so far?

FILTER: ASK QC17C IF QC16=3 OR 4

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	229	25	117	86	26	110	33	22	6	10	21	129	100	14	215	27	132	70	109	120	146	75	7
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	96 42%	10 39%	48 41%	38 44%	15 59%	44 40%	12 36%	8 34%	4 66%	3 28%	10 46%	47 37%	48 48%	5 32%	91 42%	9 32%	55 41%	32 46%	51 47%	45 38%	60 41%	31 41%	4 60%
TOTAL 'SIX MONTHS OR MORE'	30 13%	1 4%	14 12%	14 17%	3 12%	11 10%	5 14%	2 7%	1 18%	2 23%	7 31%	21 16%	9 9%	4 28%	26 12%	1 4%	9 7%	20 28%	6 5%	24 20%	27 18%	3 4%	0 0

QC17D. How long did the problem last until you decided not to do anything about it?

FILTER: ASK QC17D IF QC16=5

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	82	49	33	9	24	22	28	9	24	22	8	19	19	37	25
Less than one day	8 9%	4 8%	4 12%	0 0	2 8%	3 13%	3 11%	0 0	2 8%	3 13%	1 13%	2 10%	2 11%	4 11%	2 7%
One day to less than a week	4 5%	3 6%	1 3%	0 0	1 4%	3 13%	0 0	0 0	1 4%	3 13%	0 0	0 0	0 0	3 8%	1 4%
One week to less than one month	15 19%	7 15%	8 24%	2 22%	7 28%	2 9%	5 17%	2 22%	7 28%	2 9%	1 10%	4 21%	5 25%	6 15%	5 19%
One month to less than three months	11 14%	5 9%	7 20%	1 12%	1 4%	4 16%	6 21%	1 12%	1 4%	4 16%	2 24%	4 20%	5 24%	6 15%	1 4%
Three months to less than six months	16 19%	12 24%	4 11%	4 44%	5 20%	4 18%	3 11%	4 44%	5 20%	4 18%	1 12%	2 10%	4 20%	9 23%	3 12%
Six months to less than a year	9 11%	8 17%	1 3%	0 0	2 8%	2 9%	5 19%	0 0	2 8%	2 9%	3 31%	3 14%	0 0	4 10%	5 21%
A year or more	19 23%	10 21%	9 26%	2 22%	7 28%	5 22%	6 20%	2 22%	7 28%	5 22%	1 10%	5 25%	4 20%	7 18%	9 34%
Don't remember	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
TOTAL 'LESS THAN A MONTH'	27 33%	14 29%	13 39%	2 22%	10 40%	8 35%	8 29%	2 22%	10 40%	8 35%	2 23%	6 31%	7 36%	13 34%	7 29%

QC17D. How long did the problem last until you decided not to do anything about it?

FILTER: ASK QC17D IF QC16=5

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	82	49	33	9	24	22	28	9	24	22	8	19	19	37	25
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	27 33%	16 33%	11 32%	5 56%	6 24%	7 34%	9 32%	5 56%	6 24%	7 34%	3 36%	6 30%	9 45%	14 38%	4 16%
TOTAL 'SIX MONTHS OR MORE'	28 34%	18 38%	10 30%	2 22%	9 36%	7 31%	11 39%	2 22%	9 36%	7 31%	3 41%	7 39%	4 20%	10 28%	14 55%

QC17D. How long did the problem last until you decided not to do anything about it?

FILTER: ASK QC17D IF QC16=5

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	82	6	46	30	9	32	10	3	5	6	18	46	36	31	51	12	32	37	20	62	63	14	5
Less than one day	8	0	3	5	0	5	0	0	1	0	2	4	4	6	2	2	2	4	3	5	7	1	0
	9%	0	7%	16%	0	15%	0	0	22%	0	11%	9%	10%	18%	4%	16%	6%	11%	15%	8%	11%	6%	0
One day to less than a week	4	0	2	2	0	4	0	0	0	0	0	3	1	0	4	0	3	1	2	2	3	1	0
	5%	0	4%	6%	0	12%	0	0	0	0	0	6%	3%	0	8%	0	9%	3%	10%	3%	5%	7%	0
One week to less than one month	15	1	9	5	3	6	2	2	0	0	3	6	9	4	12	2	8	5	5	10	10	3	2
	19%	18%	19%	18%	35%	17%	19%	65%	0	0	17%	13%	26%	12%	23%	16%	26%	13%	24%	17%	17%	20%	40%
One month to less than three months	11	2	6	4	0	2	3	0	2	1	4	7	5	8	3	3	4	5	1	10	9	1	1
	14%	35%	12%	13%	0	6%	28%	0	37%	17%	22%	14%	13%	27%	6%	22%	12%	13%	5%	17%	15%	7%	20%
Three months to less than six months	16	3	8	5	1	7	4	0	1	1	2	8	8	5	10	2	7	7	5	11	14	2	0
	19%	47%	17%	16%	12%	22%	36%	0	20%	17%	11%	17%	22%	16%	21%	17%	21%	18%	24%	17%	22%	13%	0
Six months to less than a year	9	0	8	2	1	4	2	0	0	1	1	6	3	4	5	0	4	5	2	7	7	3	0
	11%	0	16%	5%	12%	14%	18%	0	0	18%	6%	13%	10%	12%	11%	0	12%	15%	9%	12%	11%	18%	0
A year or more	19	0	11	8	4	5	0	1	1	3	6	13	6	5	14	4	5	10	3	16	13	4	2
	23%	0	24%	26%	41%	15%	0	35%	20%	48%	33%	29%	16%	15%	28%	29%	15%	28%	13%	26%	21%	28%	39%
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL 'LESS THAN A MONTH'	27	1	14	12	3	14	2	2	1	0	5	13	14	10	17	4	13	10	10	17	20	5	2
	33%	18%	30%	40%	35%	44%	19%	65%	22%	0	28%	28%	40%	30%	34%	32%	41%	26%	49%	28%	32%	34%	40%

QC17D. How long did the problem last until you decided not to do anything about it?

FILTER: ASK QC17D IF QC16=5

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	82	6	46	30	9	32	10	3	5	6	18	46	36	31	51	12	32	37	20	62	63	14	5
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	27 33%	5 82%	14 29%	9 29%	1 12%	9 28%	6 64%	0 0	3 58%	2 33%	6 33%	14 31%	13 35%	13 43%	13 27%	5 39%	11 32%	12 31%	6 29%	21 34%	23 37%	3 20%	1 20%
TOTAL 'SIX MONTHS OR MORE'	28 34%	0 0	19 41%	9 31%	5 53%	9 28%	2 18%	1 35%	1 20%	4 67%	7 39%	19 41%	9 25%	8 27%	20 39%	4 29%	9 27%	16 43%	4 22%	24 38%	20 31%	6 46%	2 39%

QC17T. Duration of the problem

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	897	489	408	152	315	225	205	152	315	225	107	98	192	409	296
Less than one day	76 8%	43 9%	33 8%	8 5%	25 8%	24 10%	19 9%	8 5%	25 8%	24 10%	12 12%	6 6%	24 12%	26 6%	26 9%
One day to less than a week	191 21%	112 23%	79 19%	49 32%	74 23%	34 15%	34 17%	49 32%	74 23%	34 15%	23 22%	11 11%	29 15%	87 21%	75 25%
One week to less than one month	281 31%	157 32%	124 30%	48 32%	105 33%	78 34%	51 25%	48 32%	105 33%	78 34%	26 24%	25 25%	73 38%	128 31%	80 27%
One month to less than three months	193 21%	97 20%	95 23%	25 17%	69 22%	51 23%	48 23%	25 17%	69 22%	51 23%	25 24%	22 23%	33 17%	102 25%	57 19%
Three months to less than six months	76 8%	38 8%	38 9%	12 8%	24 7%	19 8%	22 11%	12 8%	24 7%	19 8%	9 8%	13 13%	16 8%	34 8%	26 9%
Six months to less than a year	37 4%	21 4%	16 4%	4 2%	5 2%	11 5%	17 8%	4 2%	5 2%	11 5%	7 7%	10 10%	4 2%	16 4%	16 5%
A year or more	44 5%	22 4%	22 5%	6 4%	14 4%	9 4%	15 7%	6 4%	14 4%	9 4%	4 4%	11 12%	13 7%	16 4%	15 5%
Don't remember	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
TOTAL 'LESS THAN A MONTH'	548 61%	312 64%	236 58%	105 69%	204 65%	136 60%	104 50%	105 69%	204 65%	136 60%	62 58%	42 43%	125 65%	241 59%	181 61%

QC17T. Duration of the problem

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	897	489	408	152	315	225	205	152	315	225	107	98	192	409	296
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	269 30%	135 28%	133 33%	37 24%	92 29%	70 31%	69 34%	37 24%	92 29%	70 31%	34 32%	35 36%	49 26%	136 33%	83 28%
TOTAL 'SIX MONTHS OR MORE'	81 9%	42 9%	38 9%	10 6%	19 6%	20 9%	32 16%	10 6%	19 6%	20 9%	11 11%	21 21%	17 9%	33 8%	31 11%



QC17T. Duration of the problem

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	897	77	392	428	111	423	114	63	30	41	115	490	407	96	801	140	430	327	314	583	697	173	27
Less than one day	76	8	28	40	7	36	10	4	7	3	10	37	38	18	58	23	26	27	30	45	71	5	0
	8%	10%	7%	9%	6%	8%	9%	6%	22%	7%	8%	8%	9%	18%	7%	16%	6%	8%	10%	8%	10%	3%	0
One day to less than a week	191	22	74	95	27	97	25	16	4	8	14	117	74	12	179	40	90	61	71	120	157	32	3
	21%	29%	19%	22%	24%	23%	22%	26%	13%	19%	12%	24%	18%	13%	22%	29%	21%	19%	22%	21%	22%	18%	11%
One week to less than one month	281	24	133	125	30	145	36	24	6	11	29	150	131	22	259	39	153	89	109	172	203	66	13
	31%	31%	34%	29%	27%	34%	32%	38%	20%	27%	25%	31%	32%	23%	32%	28%	36%	27%	35%	29%	29%	38%	47%
One month to less than three months	193	17	78	98	27	86	23	13	8	8	28	93	100	21	172	23	104	66	63	130	144	42	6
	21%	21%	20%	23%	24%	20%	21%	20%	26%	19%	24%	19%	24%	21%	21%	16%	24%	20%	20%	22%	21%	24%	24%
Three months to less than six months	76	6	37	33	12	30	10	4	3	4	13	45	31	8	68	10	31	35	27	49	59	15	2
	8%	7%	9%	8%	10%	7%	9%	6%	10%	10%	11%	9%	8%	8%	8%	7%	7%	11%	9%	8%	8%	9%	7%
Six months to less than a year	37	0	19	18	4	15	3	2	1	3	9	19	17	7	30	0	11	25	8	28	30	7	0
	4%	0	5%	4%	4%	4%	2%	3%	4%	8%	8%	4%	4%	7%	4%	0	3%	8%	3%	5%	4%	4%	0
A year or more	44	1	23	20	6	13	6	1	2	4	12	28	16	9	35	6	15	24	6	38	34	7	3
	5%	1%	6%	5%	5%	3%	5%	2%	7%	10%	11%	6%	4%	10%	4%	4%	3%	7%	2%	7%	5%	4%	11%
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL 'LESS THAN A MONTH'	548	54	235	259	63	278	72	44	17	22	53	305	243	52	496	102	269	177	210	338	430	102	16
	61%	70%	60%	61%	57%	66%	63%	70%	54%	53%	46%	62%	60%	54%	62%	73%	63%	54%	67%	58%	62%	59%	58%

QC17T. Duration of the problem

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	897	77	392	428	111	423	114	63	30	41	115	490	407	96	801	140	430	327	314	583	697	173	27
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	269 30%	22 29%	115 29%	132 31%	38 35%	117 28%	34 30%	16 26%	11 35%	12 29%	41 36%	138 28%	130 32%	28 30%	240 30%	32 23%	135 31%	101 31%	90 29%	179 31%	203 29%	57 33%	8 31%
TOTAL 'SIX MONTHS OR MORE'	81 9%	1 1%	42 11%	37 9%	10 9%	29 7%	8 7%	3 4%	3 10%	7 18%	21 19%	47 10%	34 8%	16 17%	65 8%	6 4%	26 6%	49 15%	14 4%	67 11%	64 9%	14 8%	3 11%

QC18. Thank you for reporting on your most serious problem.

With which of the goods or services listed below did you experience your SECOND most serious problem (i.e. that caused you the second most trouble or cost) in the last 12 months?

If your second most serious problem is with the same type of goods or services as your most serious problem, please select this category again.

This is the final problem we ask you to provide information on.

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	511	278	233	75	162	140	135	75	162	140	59	75	107	228	177
Mobile telephone services	101 20%	53 19%	48 21%	14 19%	30 19%	28 20%	29 21%	14 19%	30 19%	28 20%	14 23%	15 20%	19 18%	40 18%	42 24%
Electricity services	44 9%	24 9%	20 9%	11 15%	13 8%	12 9%	8 6%	11 15%	13 8%	12 9%	2 3%	6 8%	13 12%	21 9%	11 6%
Loans or credit	28 6%	17 6%	11 5%	5 6%	17 10%	4 3%	3 2%	5 6%	17 10%	4 3%	1 2%	2 3%	12 11%	16 7%	1 0
Credit cards	35 7%	21 7%	15 6%	3 4%	22 13%	9 6%	2 1%	3 4%	22 13%	9 6%	2 3%	0 0	9 9%	18 8%	8 4%
Large household appliances	48 9%	27 10%	20 9%	10 14%	21 13%	12 9%	4 3%	10 14%	21 13%	12 9%	2 3%	2 3%	9 8%	24 10%	15 8%
Train services	26 5%	14 5%	13 5%	7 10%	7 4%	5 3%	7 5%	7 10%	7 4%	5 3%	1 2%	6 8%	2 2%	7 3%	17 10%
Clothing, footwear and bags	30 6%	11 4%	19 8%	4 5%	12 7%	9 6%	6 4%	4 5%	12 7%	9 6%	5 8%	1 1%	4 4%	13 6%	13 7%
Did not have another problem with these goods and services	198 39%	110 40%	88 38%	20 27%	41 25%	60 43%	76 56%	20 27%	41 25%	60 43%	33 56%	43 57%	39 37%	89 39%	69 39%
Don't know	1 0	1 0	0 0	0 0	0 0	1 1%	0 0	0 0	0 0	1 1%	0 0	0 0	0 0	0 0	1 0

QC18. Thank you for reporting on your most serious problem.

With which of the goods or services listed below did you experience your SECOND most serious problem (i.e. that caused you the second most trouble or cost) in the last 12 months?

If your second most serious problem is with the same type of goods or services as your most serious problem, please select this category again.

This is the final problem we ask you to provide information on.

	ACHIEVED EDUCATION				OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU	
TOTAL	511	41	212	258	66	224	63	29	19	25	86	270	241	60	451	87	205	219	165	347	421	81	9	
Mobile telephone services	101	7	36	59	25	38	12	2	2	10	13	57	44	12	89	19	39	44	33	68	90	11	0	
	20%	16%	17%	23%	37%	17%	18%	6%	11%	39%	15%	21%	18%	20%	20%	22%	19%	20%	20%	20%	21%	14%	0	
Electricity services	44	8	25	11	3	19	7	4	2	3	7	34	10	1	43	7	29	8	18	26	27	16	1	
	9%	20%	12%	4%	5%	8%	11%	12%	10%	11%	8%	13%	4%	2%	10%	8%	14%	4%	11%	8%	6%	19%	10%	
Loans or credit	28	6	16	7	4	15	4	3	0	0	3	17	11	2	26	6	15	7	14	14	16	11	1	
	6%	14%	7%	3%	6%	7%	6%	10%	0	0	3%	6%	5%	3%	6%	7%	8%	3%	8%	4%	4%	13%	11%	
Credit cards	35	6	15	15	4	23	3	2	2	1	1	16	20	2	34	7	20	8	14	21	21	12	2	
	7%	15%	7%	6%	6%	10%	5%	7%	12%	4%	1%	6%	8%	3%	7%	8%	10%	4%	9%	6%	5%	15%	23%	
Large household appliances	48	3	25	20	5	27	8	3	2	1	1	19	29	2	46	5	28	15	18	29	37	10	0	
	9%	7%	12%	8%	8%	12%	13%	11%	10%	4%	1%	7%	12%	3%	10%	6%	14%	7%	11%	8%	9%	13%	0	
Train services	26	0	9	18	1	10	3	3	2	2	5	11	16	2	24	6	7	13	4	22	21	5	1	
	5%	0	4%	7%	2%	4%	5%	10%	10%	8%	6%	4%	7%	3%	5%	7%	4%	6%	2%	6%	5%	6%	12%	
Clothing, footwear and bags	30	1	10	19	3	21	0	3	1	1	2	9	21	2	28	7	12	11	12	18	25	5	1	
	6%	2%	5%	7%	4%	9%	0	10%	5%	4%	2%	3%	9%	3%	6%	8%	6%	5%	8%	5%	6%	6%	11%	
Did not have another problem with these goods and services	198	11	77	111	22	71	26	10	8	7	55	107	90	38	160	30	54	114	51	146	183	11	3	
	39%	26%	36%	43%	33%	32%	41%	33%	41%	29%	63%	40%	37%	63%	35%	35%	26%	52%	31%	42%	44%	14%	34%	
Don't know	1	0	1	0	0	0	1	0	0	0	0	1	0	0	1	0	0	0	0	1	1	0	0	
	0	0	0	0	0	0	1%	0	0	0	0	0	0	0	0	1%	0	0	0	0	0	0	0	

748

QD1. You indicated you experienced a problem with large household appliances over the last 12 months.

With which of the following did you experience the problem?

FILTER: ASK QD1 TO QD18 IF "LARGE HOUSEHOLD APPLIANCES", CODE 5, IS THE ONLY CHOICE IN DS2A; OR "LARGE HOUSEHOLD APPLIANCES", CODE 5, IN DS3; OR "LARGE HOUSEHOLD APPLIANCES", CODE 5, IN QA18 OR QB18 OR QC18 OR QD18 OR QE18 OR QF18

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	739	373	366	95	245	202	197	95	245	202	97	100	143	319	277
Electronic cooker, stove, oven or micro-wave oven	89 12%	45 12%	44 12%	12 12%	26 11%	26 13%	25 13%	12 12%	26 11%	26 13%	8 8%	17 17%	17 12%	31 10%	41 15%
Refrigerators, freezer or fridge-freezer	145 20%	69 18%	77 21%	20 21%	47 19%	36 18%	42 21%	20 21%	47 19%	36 18%	22 23%	20 20%	24 17%	50 16%	71 26%
Washing machine, dryer or ironing and pressing machine	198 27%	97 26%	101 28%	20 21%	72 29%	61 30%	46 23%	20 21%	72 29%	61 30%	24 24%	22 22%	41 29%	94 30%	63 23%
Dishwasher	99 13%	56 15%	42 12%	13 13%	39 16%	26 13%	21 11%	13 13%	39 16%	26 13%	8 9%	13 13%	23 16%	43 13%	33 12%
Air conditioner, humidifier or ventilator	20 3%	12 3%	7 2%	2 2%	5 2%	6 3%	7 4%	2 2%	5 2%	6 3%	4 4%	3 3%	3 2%	11 3%	6 2%
Water heater or space heater (e.g. radiator)	44 6%	22 6%	23 6%	9 9%	12 5%	13 7%	10 5%	9 9%	12 5%	13 7%	4 4%	7 7%	5 4%	18 6%	21 8%
Vacuum cleaner or steam-cleaning machine	51 7%	21 6%	31 8%	4 5%	20 8%	12 6%	15 8%	4 5%	20 8%	12 6%	5 5%	11 11%	11 8%	24 8%	16 6%
Carpet shampooing machine or machine for scrubbing, waxing and polishing floors	6 1%	4 1%	2 1%	4 4%	0 0	1 0	1 1%	4 4%	0 0	1 0	0 0	1 1%	2 1%	3 1%	1 0
Sewing machine or knitting machine	9 1%	3 1%	6 2%	1 1%	3 1%	1 0	4 2%	1 1%	3 1%	1 0	3 3%	1 1%	1 1%	5 1%	3 1%

QD1. You indicated you experienced a problem with large household appliances over the last 12 months.

With which of the following did you experience the problem?

FILTER: ASK QD1 TO QD18 IF "LARGE HOUSEHOLD APPLIANCES", CODE 5, IS THE ONLY CHOICE IN DS2A; OR "LARGE HOUSEHOLD APPLIANCES", CODE 5, IN DS3; OR "LARGE HOUSEHOLD APPLIANCES", CODE 5, IN QA18 OR QB18 OR QC18 OR QD18 OR QE18 OR QF18

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	739	373	366	95	245	202	197	95	245	202	97	100	143	319	277
Package of multiple large household appliances	10 1%	4 1%	6 2%	0 0	6 2%	2 1%	2 1%	0 0	6 2%	2 1%	2 2%	0 0	2 1%	3 1%	5 2%
Other	69 9%	40 11%	28 8%	11 11%	16 6%	17 9%	24 12%	11 11%	16 6%	17 9%	18 18%	7 7%	13 9%	38 12%	17 6%
Don't know	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0

QD1. You indicated you experienced a problem with large household appliances over the last 12 months.

With which of the following did you experience the problem?

FILTER: ASK QD1 TO QD18 IF "LARGE HOUSEHOLD APPLIANCES", CODE 5, IS THE ONLY CHOICE IN DS2A; OR "LARGE HOUSEHOLD APPLIANCES", CODE 5, IN DS3; OR "LARGE HOUSEHOLD APPLIANCES", CODE 5, IN QA18 OR QB18 OR QC18 OR QD18 OR QE18 OR QF18

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	739	43	341	355	90	328	97	44	44	23	113	363	375	45	694	209	367	164	237	502	656	73	10
Electronic cooker, stove, oven or micro-wave oven	89	2	43	44	6	38	10	8	4	5	18	43	46	7	82	23	44	22	25	63	84	4	1
	12%	5%	13%	12%	7%	12%	10%	18%	9%	20%	16%	12%	12%	15%	12%	11%	12%	13%	11%	13%	13%	5%	10%
Refrigerators, freezer or fridge-freezer	145	4	73	68	26	61	14	8	5	8	23	62	82	5	140	50	71	25	39	107	132	13	0
	20%	9%	21%	19%	29%	18%	15%	19%	11%	33%	21%	17%	22%	11%	20%	24%	19%	15%	16%	21%	20%	18%	0
Washing machine, dryer or ironing and pressing machine	198	13	94	91	20	94	28	9	18	2	28	104	95	14	184	52	86	61	70	128	183	14	1
	27%	30%	28%	26%	22%	29%	29%	21%	42%	9%	25%	29%	25%	31%	27%	25%	23%	37%	30%	26%	28%	20%	10%
Dishwasher	99	6	44	49	16	45	14	8	3	1	12	48	51	6	93	23	60	15	37	62	84	12	3
	13%	13%	13%	14%	18%	14%	15%	19%	7%	4%	11%	13%	14%	12%	13%	11%	16%	9%	16%	12%	13%	17%	27%
Air conditioner, humidifier or ventilator	20	1	11	8	0	10	3	1	3	0	2	10	10	0	20	5	10	5	5	15	15	5	0
	3%	2%	3%	2%	0	3%	4%	2%	7%	0	2%	3%	3%	0	3%	2%	3%	3%	2%	3%	2%	6%	0
Water heater or space heater (e.g. radiator)	44	7	20	18	4	17	7	5	4	0	7	25	19	4	41	9	25	10	5	40	32	10	3
	6%	16%	6%	5%	5%	5%	7%	10%	9%	0	7%	7%	5%	8%	6%	4%	7%	6%	2%	8%	5%	13%	24%
Vacuum cleaner or steam-cleaning machine	51	3	20	28	7	25	4	2	4	2	8	28	23	3	48	14	27	10	14	37	44	7	0
	7%	7%	6%	8%	8%	8%	4%	4%	10%	7%	7%	8%	6%	6%	7%	7%	7%	6%	6%	7%	7%	9%	0
Carpet shampooing machine or machine for scrubbing, waxing and polishing floors	6	0	4	2	1	2	2	0	0	1	0	4	2	0	6	1	5	0	2	4	3	2	1
	1%	0	1%	1%	1%	1%	2%	0	0	4%	0	1%	1%	0	1%	0	1%	0	1%	1%	0	3%	10%
Sewing machine or knitting machine	9	2	4	3	0	6	0	0	0	1	2	3	6	3	6	1	5	3	3	6	7	1	1
	1%	4%	1%	1%	0	2%	0	0	0	4%	2%	1%	2%	6%	1%	0	1%	2%	1%	1%	1%	1%	10%

QD1. You indicated you experienced a problem with large household appliances over the last 12 months.

With which of the following did you experience the problem?

FILTER: ASK QD1 TO QD18 IF "LARGE HOUSEHOLD APPLIANCES", CODE 5, IS THE ONLY CHOICE IN DS2A; OR "LARGE HOUSEHOLD APPLIANCES", CODE 5, IN DS3; OR "LARGE HOUSEHOLD APPLIANCES", CODE 5, IN QA18 OR QB18 OR QC18 OR QD18 OR QE18 OR QF18

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	739	43	341	355	90	328	97	44	44	23	113	363	375	45	694	209	367	164	237	502	656	73	10
Package of multiple large household appliances	10 1%	0 0	3 1%	7 2%	2 2%	5 2%	1 1%	1 2%	0 0	0 0	1 1%	6 2%	4 1%	2 4%	8 1%	3 1%	3 1%	4 2%	3 1%	7 1%	7 1%	3 4%	0 0
Other	69 9%	6 13%	26 8%	37 10%	8 9%	25 8%	14 14%	2 5%	3 7%	4 18%	12 11%	32 9%	37 10%	3 6%	66 9%	28 14%	31 8%	10 6%	34 14%	34 7%	65 10%	3 4%	1 10%
Don't know	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0



QD2. When did you buy this appliance?

If you purchased the appliance second-hand, please indicate when it was first sold.

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	739	373	366	95	245	202	197	95	245	202	97	100	143	319	277
Less than 6 months ago	209	92	117	26	77	57	49	26	77	57	25	24	32	93	84
	28%	25%	32%	27%	31%	28%	25%	27%	31%	28%	25%	24%	22%	29%	30%
6 months to less than 12 months ago	207	112	95	30	74	52	50	30	74	52	27	23	37	89	81
	28%	30%	26%	32%	30%	26%	26%	32%	30%	26%	28%	23%	26%	28%	29%
12 months to less than 24 months ago	159	81	79	19	55	45	40	19	55	45	19	21	31	82	46
	22%	22%	22%	20%	23%	22%	20%	20%	23%	22%	19%	21%	22%	26%	17%
2 years to less than 5 years ago	125	63	62	17	31	32	44	17	31	32	21	23	32	41	51
	17%	17%	17%	18%	13%	16%	22%	18%	13%	16%	22%	23%	23%	13%	19%
5 years ago or more	39	25	14	3	7	15	14	3	7	15	5	9	10	14	15
	5%	7%	4%	3%	3%	7%	7%	3%	3%	7%	6%	9%	7%	4%	5%
Total 'Less than 6 months ago'	209	92	117	26	77	57	49	26	77	57	25	24	32	93	84
	28%	25%	32%	27%	31%	28%	25%	27%	31%	28%	25%	24%	22%	29%	30%
Total '6 months to less than 24 months'	367	193	174	49	130	97	91	49	130	97	46	45	69	171	127
	50%	52%	47%	51%	53%	48%	46%	51%	53%	48%	47%	45%	48%	54%	46%
Total '2 years ago or more'	164	88	76	20	38	47	58	20	38	47	27	31	42	55	66
	22%	24%	21%	21%	15%	23%	29%	21%	15%	23%	27%	31%	29%	17%	24%
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QD2. When did you buy this appliance?

If you purchased the appliance second-hand, please indicate when it was first sold.

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	739	43	341	355	90	328	97	44	44	23	113	363	375	45	694	209	367	164	237	502	656	73	10
Less than 6 months ago	209	14	89	106	24	108	19	9	17	8	23	101	107	10	199	209	0	0	90	119	198	10	1
	28%	32%	26%	30%	27%	33%	20%	21%	39%	34%	20%	28%	29%	21%	29%	100%	0	0	38%	24%	30%	13%	10%
6 months to less than 12 months ago	207	9	100	98	18	94	37	14	8	5	31	87	119	10	197	0	207	0	69	138	185	21	1
	28%	21%	29%	28%	20%	29%	39%	32%	18%	20%	27%	24%	32%	23%	28%	0	57%	0	29%	27%	28%	29%	10%
12 months to less than 24 months ago	159	8	82	70	23	67	21	9	13	6	20	84	76	6	154	0	159	0	52	107	129	27	3
	22%	18%	24%	20%	26%	20%	22%	20%	30%	25%	18%	23%	20%	13%	22%	0	43%	0	22%	21%	20%	38%	27%
2 years to less than 5 years ago	125	6	58	61	19	43	14	10	6	4	29	69	56	11	114	0	0	125	20	105	111	10	4
	17%	13%	17%	17%	22%	13%	14%	22%	13%	17%	26%	19%	15%	23%	16%	0	0	76%	9%	21%	17%	14%	34%
5 years ago or more	39	7	12	20	5	16	5	2	0	1	10	22	17	9	30	0	0	39	6	33	33	4	2
	5%	16%	4%	6%	5%	5%	5%	4%	0	4%	9%	6%	5%	19%	4%	0	0	24%	2%	7%	5%	5%	19%
Total 'Less than 6 months ago'	209	14	89	106	24	108	19	9	17	8	23	101	107	10	199	209	0	0	90	119	198	10	1
	28%	32%	26%	30%	27%	33%	20%	21%	39%	34%	20%	28%	29%	21%	29%	100%	0	0	38%	24%	30%	13%	10%
Total '6 months to less than 24 months'	367	17	182	168	41	161	59	23	21	11	51	171	195	16	350	0	367	0	121	245	314	49	4
	50%	39%	53%	47%	46%	49%	61%	52%	48%	46%	45%	47%	52%	36%	51%	0	100%	0	51%	49%	48%	67%	37%
Total '2 years ago or more'	164	13	70	81	24	59	19	12	6	5	39	91	73	19	144	0	0	164	26	138	144	14	6
	22%	29%	21%	23%	27%	18%	19%	27%	13%	21%	35%	25%	19%	43%	21%	0	0	100%	11%	27%	22%	20%	54%
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QD3A. How much did you pay for this appliance (NOT including any over-/extra charges, if applicable)?

If you are not sure, please give an estimate.

Please indicate the total amount paid in [NATIONAL CURRENCY]:

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	739	373	366	95	245	202	197	95	245	202	97	100	143	319	277
EUR 0 - EUR 249	165	79	85	32	47	37	49	32	47	37	26	22	34	77	54
	22%	21%	23%	33%	19%	19%	25%	33%	19%	19%	27%	22%	24%	24%	19%
EUR 250 - EUR 449	234	115	119	29	85	57	62	29	85	57	30	32	43	103	88
	32%	31%	33%	31%	35%	28%	32%	31%	35%	28%	31%	32%	30%	32%	32%
EUR 450 - EUR 749	204	103	101	15	71	61	57	15	71	61	32	25	32	86	86
	28%	28%	28%	16%	29%	30%	29%	16%	29%	30%	33%	25%	22%	27%	31%
EUR 750 - EUR 1499	75	37	38	5	24	29	17	5	24	29	5	13	17	30	28
	10%	10%	10%	5%	10%	15%	9%	5%	10%	15%	5%	13%	12%	9%	10%
EUR 1500 or more	22	18	5	2	3	9	8	2	3	9	3	5	6	6	11
	3%	5%	1%	2%	1%	5%	4%	2%	1%	5%	3%	5%	4%	2%	4%
I didn't/don't pay for this item	38	20	18	12	15	7	4	12	15	7	1	3	11	16	10
	5%	5%	5%	13%	6%	3%	2%	13%	6%	3%	1%	3%	8%	5%	4%
Don't Know	1	1	0	0	0	1	0	0	0	1	0	0	0	1	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Average	498,7	527,2	469,7	351,6	455,3	629,6	481,8	351,6	455,3	629,6	431,5	531,4	583,9	443,2	519,3

QD3A. How much did you pay for this appliance (NOT including any over-/extra charges, if applicable)?

If you are not sure, please give an estimate.

Please indicate the total amount paid in [NATIONAL CURRENCY]:

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	739	43	341	355	90	328	97	44	44	23	113	363	375	45	694	209	367	164	237	502	656	73	10
EUR 0 - EUR 249	165	13	65	87	16	72	20	13	9	10	24	83	82	8	157	49	94	22	67	97	139	21	5
	22%	30%	19%	25%	17%	22%	21%	29%	21%	45%	21%	23%	22%	17%	23%	23%	26%	13%	28%	19%	21%	28%	44%
EUR 250 - EUR 449	234	12	117	106	25	95	36	15	17	6	42	109	125	16	218	62	111	61	79	155	215	18	2
	32%	27%	34%	30%	27%	29%	37%	33%	39%	26%	37%	30%	33%	36%	31%	30%	30%	37%	33%	31%	33%	24%	18%
EUR 450 - EUR 749	204	13	101	91	34	100	25	3	12	3	28	95	109	10	194	66	99	39	65	139	186	16	2
	28%	29%	30%	26%	38%	30%	26%	7%	27%	12%	25%	26%	29%	22%	28%	31%	27%	24%	28%	28%	28%	22%	19%
EUR 750 - EUR 1499	75	2	31	42	12	39	5	3	2	1	13	40	34	6	69	24	30	21	18	57	71	4	0
	10%	5%	9%	12%	13%	12%	5%	6%	5%	4%	12%	11%	9%	12%	10%	11%	8%	13%	7%	11%	11%	5%	0
EUR 1500 or more	22	1	8	14	2	10	1	3	1	2	4	10	12	1	21	5	11	7	2	20	20	2	0
	3%	2%	2%	4%	2%	3%	1%	7%	2%	9%	3%	3%	3%	2%	3%	2%	3%	4%	1%	4%	3%	3%	0
I didn't/don't pay for this item	38	3	20	15	2	12	10	8	3	1	2	26	12	5	33	4	21	13	6	32	23	12	2
	5%	7%	6%	4%	2%	4%	10%	18%	7%	4%	2%	7%	3%	11%	5%	2%	6%	8%	2%	6%	4%	17%	19%
Don't Know	1	0	0	1	0	1	0	0	0	0	0	0	1	0	1	0	0	1	0	1	1	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1%	0	0	0	0	0
Average	498,7	421,2	471,3	533,7	597,9	507,7	424,3	456,9	436,2	525,3	483,8	477,5	517,4	533,1	496,6	488,8	451,9	619,1	394,2	550,5	511,5	398,3	258,8

QD4. How did you purchase this appliance?

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	739	373	366	95	245	202	197	95	245	202	97	100	143	319	277
In person, at a shop or other sales point	420	210	210	45	126	113	136	45	126	113	64	72	76	169	175
	57%	56%	57%	47%	52%	56%	69%	47%	52%	56%	66%	72%	53%	53%	63%
Over the Internet, directly from the seller	166	83	82	18	67	42	39	18	67	42	21	18	33	79	54
	22%	22%	22%	19%	27%	21%	20%	19%	27%	21%	21%	18%	23%	25%	19%
Over the Internet, through an intermediary (e.g. comparison website)	72	35	36	15	25	21	11	15	25	21	8	3	17	33	22
	10%	10%	10%	16%	10%	10%	5%	16%	10%	10%	8%	3%	12%	10%	8%
By mail order, delivery and postal services	22	14	8	4	7	8	4	4	7	8	2	2	5	11	6
	3%	4%	2%	4%	3%	4%	2%	4%	3%	4%	2%	2%	3%	4%	2%
By telephone	22	12	10	6	6	8	2	6	6	8	0	2	5	13	4
	3%	3%	3%	6%	2%	4%	1%	6%	2%	4%	0	2%	3%	4%	1%
From a salesperson visiting the home	14	6	8	2	8	3	1	2	8	3	1	0	2	8	4
	2%	2%	2%	2%	3%	1%	0	2%	3%	1%	1%	0	1%	3%	1%
At a market or auction	5	2	3	1	1	3	0	1	1	3	0	0	1	1	3
	1%	0	1%	1%	0	1%	0	1%	0	1%	0	0	1%	0	1%
TV shopping channel	2	1	1	1	1	0	0	1	1	0	0	0	1	0	1
	0	0	0	1%	0	0	0	1%	0	0	0	0	1%	0	0
Other	18	9	8	4	4	5	5	4	4	5	2	3	4	4	10
	2%	2%	2%	4%	2%	2%	3%	4%	2%	2%	2%	3%	2%	1%	4%

QD4. How did you purchase this appliance?

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	739	373	366	95	245	202	197	95	245	202	97	100	143	319	277
TOTAL 'OVER THE INTERNET'	237	119	118	34	92	62	49	34	92	62	28	21	50	112	75
	32%	32%	32%	35%	38%	31%	25%	35%	38%	31%	29%	21%	35%	35%	27%
TOTAL 'OTHER SALES CHANNELS'	502	254	248	62	153	139	148	62	153	139	69	79	93	206	202
	68%	68%	68%	65%	62%	69%	75%	65%	62%	69%	71%	79%	65%	65%	73%
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QD4. How did you purchase this appliance?

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	739	43	341	355	90	328	97	44	44	23	113	363	375	45	694	209	367	164	237	502	656	73	10
In person, at a shop or other sales point	420	21	205	195	46	173	61	26	21	14	79	211	209	25	395	107	201	112	0	420	389	31	0
	57%	48%	60%	55%	52%	53%	63%	58%	47%	58%	70%	58%	56%	56%	57%	51%	55%	68%	0	84%	59%	42%	0
Over the Internet, directly from the seller	166	7	69	90	26	81	21	7	10	3	18	70	94	8	158	68	82	16	166	0	155	9	2
	22%	16%	20%	25%	29%	25%	22%	15%	23%	14%	16%	19%	25%	17%	23%	32%	22%	10%	70%	0	24%	12%	17%
Over the Internet, through an intermediary (e.g. comparison website)	72	8	25	39	6	39	6	4	6	3	8	38	34	4	68	22	40	9	72	0	58	11	3
	10%	18%	7%	11%	7%	12%	7%	9%	14%	12%	7%	10%	9%	9%	10%	11%	11%	6%	30%	0	9%	15%	29%
By mail order, delivery and postal services	22	2	11	9	3	9	4	1	2	2	2	12	10	0	22	2	18	2	0	22	15	7	0
	3%	4%	3%	2%	3%	3%	4%	2%	5%	8%	2%	3%	3%	0	3%	1%	5%	1%	0	4%	2%	9%	0
By telephone	22	3	11	8	3	10	3	2	1	1	2	10	12	0	22	4	11	7	0	22	13	8	1
	3%	7%	3%	2%	3%	3%	3%	5%	2%	4%	2%	3%	3%	0	3%	2%	3%	4%	0	4%	2%	11%	10%
From a salesperson visiting the home	14	0	10	4	2	6	0	2	3	1	0	11	3	2	12	2	8	4	0	14	9	4	1
	2%	0	3%	1%	2%	2%	0	5%	7%	4%	0	3%	1%	4%	2%	1%	2%	2%	0	3%	1%	5%	10%
At a market or auction	5	1	3	1	1	3	1	0	0	0	0	3	2	2	3	1	3	1	0	5	3	2	0
	1%	2%	1%	0	1%	1%	1%	0	0	0	0	1%	1%	4%	0	0	1%	1%	0	1%	0	3%	0
TV shopping channel	2	0	0	2	1	0	0	1	0	0	0	2	0	1	1	0	1	1	0	2	1	1	0
	0	0	0	1%	1%	0	0	2%	0	0	0	1%	0	2%	0	0	0	1%	0	0	0	1%	0
Other	18	2	8	8	2	8	1	2	1	0	4	7	10	4	14	3	3	11	0	18	13	1	4
	2%	4%	2%	2%	2%	2%	1%	5%	2%	0	4%	2%	3%	8%	2%	1%	1%	7%	0	4%	2%	1%	34%

QD4. How did you purchase this appliance?

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	739	43	341	355	90	328	97	44	44	23	113	363	375	45	694	209	367	164	237	502	656	73	10
TOTAL 'OVER THE INTERNET'	237	15	93	129	32	120	28	11	16	6	26	108	128	12	226	90	121	26	237	0	213	20	5
	32%	34%	27%	36%	36%	36%	29%	24%	37%	25%	23%	30%	34%	26%	33%	43%	33%	16%	100%	0	32%	27%	47%
TOTAL 'OTHER SALES CHANNELS'	502	28	247	226	58	209	69	34	28	17	88	255	247	34	468	119	245	138	0	502	443	53	6
	68%	66%	73%	64%	64%	64%	71%	76%	63%	75%	77%	70%	66%	74%	67%	57%	67%	84%	0	100%	68%	73%	53%
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0



QD5. Did you obtain this appliance from a seller based in your country of residence, in another EU country, or outside the EU?

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	739	373	366	95	245	202	197	95	245	202	97	100	143	319	277
Seller based in my country of residence	656	318	338	74	216	183	183	74	216	183	92	91	129	272	255
	89%	85%	92%	78%	88%	91%	93%	78%	88%	91%	95%	91%	91%	85%	92%
Seller based in another EU country	73	47	26	18	27	16	12	18	27	16	4	8	11	42	20
	10%	13%	7%	19%	11%	8%	6%	19%	11%	8%	4%	8%	7%	13%	7%
Seller based outside the EU	10	8	2	4	2	3	2	4	2	3	1	1	3	5	3
	1%	2%	1%	4%	1%	1%	1%	4%	1%	1%	1%	1%	2%	2%	1%
I don't know where the Seller is based	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QD5. Did you obtain this appliance from a seller based in your country of residence, in another EU country, or outside the EU?

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	739	43	341	355	90	328	97	44	44	23	113	363	375	45	694	209	367	164	237	502	656	73	10
Seller based in my country of residence	656	35	301	319	79	289	85	38	40	21	105	314	341	40	616	198	314	144	213	443	656	0	0
	89%	82%	88%	90%	88%	88%	88%	85%	91%	92%	93%	86%	91%	89%	89%	95%	86%	88%	90%	88%	100%	0	0
Seller based in another EU country	73	7	34	32	9	33	11	7	4	2	7	42	30	4	69	10	49	14	20	53	0	73	0
	10%	15%	10%	9%	9%	10%	12%	15%	9%	8%	7%	12%	8%	9%	10%	5%	13%	9%	8%	11%	0	100%	0
Seller based outside the EU	10	1	5	4	3	7	0	0	0	0	1	7	3	1	9	1	4	6	5	6	0	0	10
	1%	2%	1%	1%	3%	2%	0	0	0	0	1%	2%	1%	2%	1%	0	1%	3%	2%	1%	0	0	100%
I don't know where the Seller is based	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QD6. Which of the items below describe the problem with the appliance or with the seller you obtained it from?  
Mark all that apply.

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	739	373	366	95	245	202	197	95	245	202	97	100	143	319	277
QUALITY															
Appliance faulty (e.g. fell apart quickly)	475 64%	241 65%	234 64%	57 60%	163 67%	128 63%	127 65%	57 60%	163 67%	128 63%	64 66%	63 63%	94 66%	197 62%	185 67%
Appliance of unsatisfactory quality or not as described	78 11%	38 10%	40 11%	9 10%	31 13%	18 9%	20 10%	9 10%	31 13%	18 9%	10 10%	10 10%	10 7%	41 13%	27 10%
DAMAGE OR INJURY															
Appliance caused damage to other possessions	71 10%	37 10%	34 9%	20 21%	24 10%	20 10%	8 4%	20 21%	24 10%	20 10%	3 3%	5 5%	11 8%	37 11%	23 8%
Appliance caused injury	32 4%	17 5%	15 4%	11 11%	16 7%	5 2%	1 1%	11 11%	16 7%	5 2%	0 0%	1 1%	7 5%	21 7%	4 2%
DELIVERY															
Appliance not delivered	33 5%	20 5%	13 4%	7 7%	18 7%	5 2%	4 2%	7 7%	18 7%	5 2%	2 2%	2 2%	7 5%	21 6%	6 2%
Appliance delivered late or only partially delivered	91 12%	39 11%	51 14%	17 18%	30 12%	29 14%	15 7%	17 18%	30 12%	29 14%	7 7%	8 8%	12 8%	41 13%	38 14%
CUSTOMER SERVICE															
Poor customer or after-sales service	170 23%	83 22%	87 24%	23 24%	56 23%	45 22%	46 23%	23 24%	56 23%	45 22%	22 23%	24 24%	31 22%	71 22%	68 24%
PRICING															

QD6. Which of the items below describe the problem with the appliance or with the seller you obtained it from?  
Mark all that apply.

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	739	373	366	95	245	202	197	95	245	202	97	100	143	319	277
Unclear or complex pricing	33 4%	24 6%	9 3%	7 8%	13 5%	6 3%	7 4%	7 8%	13 5%	6 3%	0 0%	7 7%	3 2%	21 7%	9 3%
BILLING AND PAYMENTS															
Bill incorrect (e.g. I was overcharged)	23 3%	13 3%	10 3%	6 6%	11 4%	1 0%	5 3%	6 6%	11 4%	1 0%	1 1%	4 4%	2 1%	16 5%	5 2%
Disproportionate fees applied for late payment	18 2%	13 3%	6 2%	5 5%	8 3%	4 2%	2 1%	5 5%	8 3%	4 2%	1 1%	1 1%	2 1%	14 5%	2 1%
GUARANTEE/WARRANTY															
Guarantee/warranty not honoured by seller	60 8%	38 10%	22 6%	8 9%	18 8%	18 9%	16 8%	8 9%	18 8%	18 9%	6 6%	10 10%	7 5%	30 9%	23 8%
MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES															
Misleading or incorrect indication of price (e.g. hidden charges)	14 2%	8 2%	6 2%	3 3%	9 4%	2 1%	0 0%	3 3%	9 4%	2 1%	0 0%	0 0%	3 2%	10 3%	1 0%
Advertising was misleading	26 4%	16 4%	10 3%	4 4%	14 6%	7 3%	2 1%	4 4%	14 6%	7 3%	0 0%	2 2%	3 2%	14 4%	10 3%
Received false advice when buying appliance	37 5%	17 5%	20 5%	8 8%	12 5%	5 2%	13 6%	8 8%	12 5%	5 2%	5 6%	7 7%	4 3%	22 7%	11 4%
Was put under pressure when buying the appliance	12 2%	7 2%	6 2%	3 3%	5 2%	4 2%	1 1%	3 3%	5 2%	4 2%	0 0%	1 1%	0 0%	9 3%	4 1%

QD6. Which of the items below describe the problem with the appliance or with the seller you obtained it from?  
Mark all that apply.

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	739	373	366	95	245	202	197	95	245	202	97	100	143	319	277
CONTRACTUAL ISSUES															
Missing or incomplete information in the contract (e.g. concerning right of withdrawal or identity of seller)	32 4%	20 5%	12 3%	4 4%	14 6%	7 3%	7 4%	4 4%	14 6%	7 3%	2 2%	6 6%	4 3%	18 6%	9 3%
Could not return the appliance when I changed my mind after buying	26 3%	13 4%	13 3%	3 3%	11 4%	6 3%	6 3%	3 3%	11 4%	6 3%	0 0	6 6%	7 5%	12 4%	7 2%
Other problem	52 7%	31 8%	21 6%	6 6%	12 5%	14 7%	21 10%	6 6%	12 5%	14 7%	10 10%	11 11%	12 9%	18 6%	22 8%
Don't know	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
TOTAL 'QUALITY'	545 74%	274 74%	271 74%	64 67%	193 79%	143 71%	145 74%	64 67%	193 79%	143 71%	71 74%	74 73%	102 71%	236 74%	207 75%
TOTAL 'DAMAGE OR INJURY'	98 13%	53 14%	46 13%	29 30%	38 16%	23 11%	9 4%	29 30%	38 16%	23 11%	3 3%	6 6%	18 13%	52 16%	28 10%
TOTAL 'DELIVERY'	119 16%	58 16%	61 17%	24 25%	44 18%	33 16%	19 9%	24 25%	44 18%	33 16%	9 9%	10 10%	17 12%	59 18%	43 16%
TOTAL 'CUSTOMER SERVICE'	170 23%	83 22%	87 24%	23 24%	56 23%	45 22%	46 23%	23 24%	56 23%	45 22%	22 23%	24 24%	31 22%	71 22%	68 24%

QD6. Which of the items below describe the problem with the appliance or with the seller you obtained it from?  
Mark all that apply.

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	739	373	366	95	245	202	197	95	245	202	97	100	143	319	277
TOTAL 'PRICING'	33 4%	24 6%	9 3%	7 8%	13 5%	6 3%	7 4%	7 8%	13 5%	6 3%	0 0%	7 7%	3 2%	21 7%	9 3%
TOTAL 'BILLING AND PAYMENTS'	38 5%	23 6%	15 4%	11 11%	17 7%	4 2%	7 3%	11 11%	17 7%	4 2%	2 2%	5 5%	4 3%	27 8%	7 2%
TOTAL 'GUARANTEE/WARRANTY'	60 8%	38 10%	22 6%	8 9%	18 8%	18 9%	16 8%	8 9%	18 8%	18 9%	6 6%	10 10%	7 5%	30 9%	23 8%
TOTAL 'MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES'	74 10%	36 10%	38 10%	16 17%	29 12%	12 6%	16 8%	16 17%	29 12%	12 6%	5 6%	11 11%	10 7%	41 13%	23 8%
TOTAL 'CONTRACTUAL ISSUES'	53 7%	30 8%	23 6%	6 7%	23 9%	11 6%	12 6%	6 7%	23 9%	11 6%	2 2%	10 10%	10 7%	27 8%	16 6%

QD6. Which of the items below describe the problem with the appliance or with the seller you obtained it from?  
Mark all that apply.

	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER				
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU	
TOTAL	739	43	341	355	90	328	97	44	44	23	113	363	375	45	694	209	367	164	237	502	656	73	10	
QUALITY																								
Appliance faulty (e.g. fell apart quickly)	475 64%	17 41%	232 68%	226 64%	62 70%	207 63%	63 65%	30 69%	28 64%	15 63%	71 63%	238 65%	238 63%	12 26%	464 67%	130 62%	238 65%	107 65%	144 61%	331 66%	438 67%	34 46%	4 34%	
Appliance of unsatisfactory quality or not as described	78 11%	7 16%	36 10%	36 10%	6 7%	39 12%	12 13%	5 11%	1 2%	3 13%	12 11%	32 9%	46 12%	4 9%	74 11%	19 9%	46 13%	13 8%	29 12%	49 10%	59 9%	16 22%	3 29%	
DAMAGE OR INJURY																								
Appliance caused damage to other possessions	71 10%	7 15%	31 9%	34 10%	7 7%	36 11%	10 10%	8 17%	5 12%	3 13%	4 3%	44 12%	27 7%	3 6%	69 10%	19 9%	41 11%	11 7%	24 10%	47 9%	53 8%	16 23%	2 20%	
Appliance caused injury	32 4%	4 9%	15 4%	13 4%	4 4%	13 4%	5 5%	7 16%	0 0%	2 8%	1 1%	18 5%	15 4%	2 4%	30 4%	7 3%	18 5%	7 4%	11 5%	21 4%	13 2%	18 25%	1 10%	
DELIVERY																								
Appliance not delivered	33 5%	2 4%	17 5%	14 4%	2 2%	17 5%	7 7%	2 4%	2 5%	1 4%	3 3%	17 5%	17 4%	0 0%	33 5%	11 5%	19 5%	4 2%	19 8%	15 3%	20 3%	10 14%	3 27%	
Appliance delivered late or only partially delivered	91 12%	2 4%	45 13%	43 12%	8 9%	44 13%	12 13%	8 18%	7 16%	6 24%	6 5%	43 12%	47 12%	8 17%	83 12%	34 17%	48 13%	8 5%	38 16%	52 10%	78 12%	12 16%	1 10%	
CUSTOMER SERVICE																								
Poor customer or after-sales service	170 23%	7 16%	76 22%	86 24%	24 27%	71 22%	19 20%	9 20%	15 34%	10 41%	22 20%	90 25%	80 21%	11 25%	158 23%	53 25%	84 23%	33 20%	57 24%	113 23%	152 23%	17 23%	1 10%	
PRICING																								

QD6. Which of the items below describe the problem with the appliance or with the seller you obtained it from?  
Mark all that apply.

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	739	43	341	355	90	328	97	44	44	23	113	363	375	45	694	209	367	164	237	502	656	73	10
Unclear or complex pricing	33 4%	1 2%	22 6%	11 3%	4 4%	12 4%	7 7%	5 11%	0 0	0 0	6 5%	19 5%	14 4%	1 2%	32 5%	5 2%	25 7%	4 2%	13 6%	20 4%	20 3%	11 15%	2 20%
BILLING AND PAYMENTS																							
Bill incorrect (e.g. I was overcharged)	23 3%	0 0	14 4%	9 3%	2 2%	12 4%	3 3%	1 2%	1 2%	1 4%	3 3%	13 4%	10 3%	0 0	23 3%	6 3%	15 4%	2 1%	10 4%	13 2%	16 2%	6 8%	1 10%
Disproportionate fees applied for late payment	18 2%	2 5%	11 3%	6 2%	1 1%	7 2%	4 4%	4 9%	1 2%	1 4%	1 1%	14 4%	5 1%	2 4%	16 2%	0 0	16 4%	2 1%	10 4%	9 2%	12 2%	6 9%	0 0
GUARANTEE/WARRANTY																							
Guarantee/warranty not honoured by seller	60 8%	3 7%	27 8%	31 9%	8 9%	29 9%	6 6%	2 4%	3 7%	4 16%	9 8%	39 11%	22 6%	0 0	60 9%	12 6%	36 10%	12 7%	22 9%	38 8%	47 7%	12 17%	1 10%
MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES																							
Misleading or incorrect indication of price (e.g. hidden charges)	14 2%	0 0	6 2%	8 2%	0 0	8 2%	2 2%	1 2%	1 2%	2 9%	0 0	9 2%	5 1%	1 2%	13 2%	2 1%	11 3%	1 1%	7 3%	7 1%	9 1%	5 7%	0 0
Advertising was misleading	26 4%	2 4%	13 4%	12 3%	3 3%	13 4%	6 6%	2 5%	0 0	0 0	2 2%	12 3%	14 4%	0 0	26 4%	5 2%	20 6%	1 1%	10 4%	17 3%	17 3%	10 13%	0 0
Received false advice when buying appliance	37 5%	1 2%	18 5%	18 5%	3 3%	17 5%	2 2%	3 7%	2 4%	3 12%	7 7%	21 6%	16 4%	3 6%	35 5%	8 4%	24 6%	6 4%	12 5%	25 5%	33 5%	3 4%	1 10%
Was put under pressure when buying the appliance	12 2%	0 0	6 2%	6 2%	1 1%	5 1%	2 2%	1 2%	0 0	2 9%	2 2%	8 2%	5 1%	1 2%	11 2%	3 1%	7 2%	2 1%	2 1%	11 2%	9 1%	4 5%	0 0



QD6. Which of the items below describe the problem with the appliance or with the seller you obtained it from?  
Mark all that apply.

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	739	43	341	355	90	328	97	44	44	23	113	363	375	45	694	209	367	164	237	502	656	73	10
CONTRACTUAL ISSUES																							
Missing or incomplete information in the contract (e.g. concerning right of withdrawal or identity of seller)	32 4%	1 2%	17 5%	14 4%	2 2%	16 5%	5 5%	3 6%	0 0	1 4%	6 5%	19 5%	13 4%	5 11%	27 4%	6 3%	21 6%	5 3%	14 6%	18 4%	23 4%	8 12%	0 0
Could not return the appliance when I changed my mind after buying	26 3%	0 0	13 4%	12 3%	1 1%	9 3%	5 5%	2 4%	2 5%	0 0	7 7%	13 4%	13 3%	2 3%	24 3%	4 2%	15 4%	7 4%	7 3%	19 4%	16 3%	8 11%	1 10%
Other problem	52 7%	5 12%	22 6%	25 7%	4 4%	19 6%	9 10%	3 7%	4 9%	0 0	12 11%	29 8%	23 6%	15 32%	37 5%	7 3%	22 6%	23 14%	16 7%	35 7%	44 7%	6 9%	1 10%
Don't know	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
TOTAL 'QUALITY'	545 74%	23 54%	263 77%	259 73%	69 77%	242 74%	72 74%	33 75%	29 66%	18 76%	83 73%	266 73%	279 74%	16 34%	529 76%	146 70%	281 77%	118 72%	168 71%	376 75%	489 75%	49 67%	7 63%
TOTAL 'DAMAGE OR INJURY'	98 13%	10 24%	44 13%	44 12%	11 12%	45 14%	15 15%	15 33%	5 12%	4 17%	5 4%	60 16%	39 10%	4 8%	95 14%	25 12%	55 15%	18 11%	33 14%	66 13%	63 10%	33 45%	3 29%
TOTAL 'DELIVERY'	119 16%	4 9%	62 18%	53 15%	10 11%	58 18%	18 19%	10 22%	8 18%	7 28%	9 8%	58 16%	60 16%	8 17%	111 16%	42 20%	64 18%	12 8%	54 23%	65 13%	94 14%	21 29%	4 37%
TOTAL 'CUSTOMER SERVICE'	170 23%	7 16%	76 22%	86 24%	24 27%	71 22%	19 20%	9 20%	15 34%	10 41%	22 20%	90 25%	80 21%	11 25%	158 23%	53 25%	84 23%	33 20%	57 24%	113 23%	152 23%	17 23%	1 10%

QD6. Which of the items below describe the problem with the appliance or with the seller you obtained it from?  
Mark all that apply.

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	739	43	341	355	90	328	97	44	44	23	113	363	375	45	694	209	367	164	237	502	656	73	10
TOTAL 'PRICING'	33 4%	1 2%	22 6%	11 3%	4 4%	12 4%	7 7%	5 11%	0 0	0 0	6 5%	19 5%	14 4%	1 2%	32 5%	5 2%	25 7%	4 2%	13 6%	20 4%	20 3%	11 15%	2 20%
TOTAL 'BILLING AND PAYMENTS'	38 5%	2 5%	23 7%	13 4%	3 3%	16 5%	6 7%	5 11%	2 5%	2 8%	4 3%	25 7%	13 4%	2 4%	36 5%	6 3%	28 8%	4 2%	18 7%	20 4%	25 4%	11 16%	1 10%
TOTAL 'GUARANTEE/WARRANTY'	60 8%	3 7%	27 8%	31 9%	8 9%	29 9%	6 6%	2 4%	3 7%	4 16%	9 8%	39 11%	22 6%	0 0	60 9%	12 6%	36 10%	12 7%	22 9%	38 8%	47 7%	12 17%	1 10%
TOTAL 'MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES'	74 10%	3 6%	34 10%	36 10%	4 5%	35 11%	10 10%	7 15%	3 6%	5 21%	11 9%	39 11%	35 9%	4 10%	69 10%	14 7%	51 14%	8 5%	25 10%	49 10%	56 8%	17 23%	1 10%
TOTAL 'CONTRACTUAL ISSUES'	53 7%	1 2%	28 8%	24 7%	3 3%	22 7%	9 10%	5 10%	2 5%	1 4%	11 10%	29 8%	24 6%	6 14%	46 7%	10 5%	34 9%	9 5%	18 8%	34 7%	38 6%	14 19%	1 10%

QD7A2. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the seller)? Mark 0 if you did not pay any over-/extra charges or hidden fees. If you are not sure, please give an estimate.

'The average is calculated based on all respondents who incurred over-/extra charges or hidden fees'

FILTER: ASK QD7A IF QD6= 9 OR 10 OR 12 OR 18

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	96	57	39	17	32	18	28	17	32	18	12	16	17	49	30
EUR 0	39	19	19	3	11	8	17	3	11	8	8	9	9	15	15
	40%	34%	50%	16%	34%	43%	61%	16%	34%	43%	67%	57%	54%	30%	49%
EUR 1 - EUR 49	16	11	6	4	6	4	3	4	6	4	1	2	4	10	3
	17%	19%	15%	22%	18%	21%	11%	22%	18%	21%	8%	13%	23%	20%	9%
EUR 50 - EUR 149	22	16	6	3	10	4	6	3	10	4	2	4	3	13	6
	23%	28%	15%	16%	30%	21%	21%	16%	30%	21%	17%	24%	18%	27%	19%
EUR 150 - EUR 299	12	7	5	7	1	2	2	7	1	2	1	1	1	8	3
	12%	12%	12%	40%	3%	11%	7%	40%	3%	11%	8%	6%	6%	16%	10%
EUR 300 or more	7	4	3	1	5	1	0	1	5	1	0	0	0	3	4
	7%	7%	8%	6%	16%	5%	0	6%	16%	5%	0	0	0	6%	13%
Don't Know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Average	150,3	131,6	186,2	212,7	159,4	117,9	78,7	212,7	159,4	117,9	83,2	76,1	83,4	124,4	243,8

QD7A2. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the seller)? Mark 0 if you did not pay any over-/extra charges or hidden fees. If you are not sure, please give an estimate.

'The average is calculated based on all respondents who incurred over-/extra charges or hidden fees'

FILTER: ASK QD7A IF QD6= 9 OR 10 OR 12 OR 18

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	96	7	46	43	7	37	17	8	7	4	16	58	38	17	79	15	53	28	36	60	74	20	2
EUR 0	39	5	16	18	2	12	8	2	4	0	11	20	19	12	27	5	18	16	12	27	36	3	0
	40%	72%	34%	42%	28%	32%	49%	26%	57%	0	65%	34%	50%	71%	34%	34%	34%	56%	33%	45%	48%	15%	0
EUR 1 - EUR 49	16	1	8	8	0	9	1	0	3	3	1	11	5	2	15	2	10	5	5	12	11	4	2
	17%	16%	17%	18%	0	23%	5%	0	43%	75%	6%	19%	15%	12%	18%	13%	19%	17%	13%	20%	15%	19%	100%
EUR 50 - EUR 149	22	1	11	9	3	9	5	1	0	1	4	13	8	1	21	3	13	6	11	11	15	7	0
	23%	13%	25%	22%	42%	24%	27%	12%	0	25%	23%	23%	22%	6%	26%	20%	25%	21%	30%	19%	20%	36%	0
EUR 150 - EUR 299	12	0	6	6	1	6	0	4	0	0	1	8	4	0	12	4	7	1	7	5	9	3	0
	12%	0	13%	14%	15%	16%	0	49%	0	0	6%	14%	10%	0	15%	27%	13%	3%	19%	8%	12%	14%	0
EUR 300 or more	7	0	5	2	1	2	3	1	0	0	0	6	1	2	5	1	5	1	2	5	4	3	0
	7%	0	11%	4%	15%	5%	18%	13%	0	0	0	10%	3%	11%	6%	6%	10%	3%	5%	8%	5%	16%	0
Don't Know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Average	150,3	69,7	188,3	110,7	344,8	117,6	226,3	221,7	35,3	29,2	89,7	172,1	106,2	371,7	129,6	139,4	175,3	88,6	141,9	156,5	147,6	172,6	16,5

QD7A1. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the seller)? Mark 0 if you did not pay any over-/extra charges or hidden fees. If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QD7A IF QD6= 9 OR 10 OR 12 OR 18  
AVERAGE FOR ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	739	373	366	95	245	202	197	95	245	202	97	100	143	319	277
EUR 0	682	335	347	81	223	191	186	81	223	191	93	94	135	285	262
	92%	90%	95%	85%	91%	95%	95%	85%	91%	95%	96%	93%	94%	89%	95%
EUR 1 - EUR 49	16	11	6	4	6	4	3	4	6	4	1	2	4	10	3
	2%	3%	2%	4%	2%	2%	2%	4%	2%	2%	1%	2%	3%	3%	1%
EUR 50 - EUR 149	22	16	6	3	10	4	6	3	10	4	2	4	3	13	6
	3%	4%	2%	3%	4%	2%	3%	3%	4%	2%	2%	4%	2%	4%	2%
EUR 150 - EUR 299	12	7	5	7	1	2	2	7	1	2	1	1	1	8	3
	2%	2%	1%	7%	0	1%	1%	7%	0	1%	1%	1%	1%	2%	1%
EUR 300 or more	7	4	3	1	5	1	0	1	5	1	0	0	0	3	4
	1%	1%	1%	1%	2%	0	0	1%	2%	0	0	0	0	1%	1%
Don't Know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Average	11,6	13,2	9,9	32,4	13,9	6,1	4,3	32,4	13,9	6,1	3,4	5,1	4,6	13,3	13,3

QD7A1. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the seller)? Mark 0 if you did not pay any over-/extra charges or hidden fees. If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QD7A IF QD6= 9 OR 10 OR 12 OR 18  
AVERAGE FOR ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	739	43	341	355	90	328	97	44	44	23	113	363	375	45	694	209	367	164	237	502	656	73	10
EUR 0	682	41	311	330	85	303	88	38	41	19	108	325	356	40	642	199	332	151	213	469	618	56	8
	92%	95%	91%	93%	95%	92%	91%	87%	93%	83%	95%	89%	95%	89%	92%	95%	90%	92%	90%	93%	94%	77%	81%
EUR 1 - EUR 49	16	1	8	8	0	9	1	0	3	3	1	11	5	2	15	2	10	5	5	12	11	4	2
	2%	3%	2%	2%	0	3%	1%	0	7%	13%	1%	3%	1%	4%	2%	1%	3%	3%	2%	2%	2%	5%	19%
EUR 50 - EUR 149	22	1	11	9	3	9	5	1	0	1	4	13	8	1	21	3	13	6	11	11	15	7	0
	3%	2%	3%	3%	3%	3%	5%	2%	0	4%	3%	4%	2%	2%	3%	1%	4%	4%	5%	2%	2%	10%	0
EUR 150 - EUR 299	12	0	6	6	1	6	0	4	0	0	1	8	4	0	12	4	7	1	7	5	9	3	0
	2%	0	2%	2%	1%	2%	0	9%	0	0	1%	2%	1%	0	2%	2%	2%	1%	3%	1%	1%	4%	0
EUR 300 or more	7	0	5	2	1	2	3	1	0	0	0	6	1	2	5	1	5	1	2	5	4	3	0
	1%	0	1%	1%	1%	1%	3%	2%	0	0	0	2%	0	4%	1%	0	1%	1%	1%	1%	1%	4%	0
Don't Know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Average	11,6	3,2	16,6	7,8	18,7	9	19,7	29,4	2,5	5,1	4,5	18,1	5,3	40	9,7	6,5	16,7	6,7	14,5	10,2	8,6	39,7	3,2

QD8. To what extent could you use the appliance as intended after the problem occurred?

FILTER: ASK QD8 IF QD6 = 1 OR 2 OR 3 OR 4 OR 5 OR 6 OR 8 OR 13 OR 14 OR 17 OR 18

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	698	351	348	91	234	189	184	91	234	189	92	92	135	301	262
Not at all	231	116	115	23	91	60	58	23	91	60	33	25	46	90	96
	33%	33%	33%	25%	39%	32%	31%	25%	39%	32%	36%	27%	34%	30%	37%
Partly, with major difficulty	208	107	101	33	81	53	42	33	81	53	20	22	42	92	74
	30%	30%	29%	36%	34%	28%	23%	36%	34%	28%	22%	24%	31%	30%	28%
Partly, with minor difficulty	153	86	67	20	36	46	52	20	36	46	24	27	28	70	56
	22%	24%	19%	22%	15%	24%	28%	22%	15%	24%	26%	30%	20%	23%	21%
Fully	106	42	63	16	27	30	33	16	27	30	15	19	20	51	35
	15%	12%	18%	17%	11%	16%	18%	17%	11%	16%	16%	20%	15%	17%	13%
TOTAL PARTLY (Net)	361	192	169	53	117	98	94	53	117	98	45	49	70	161	130
	52%	55%	49%	58%	50%	52%	51%	58%	50%	52%	48%	53%	51%	54%	50%
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QD8. To what extent could you use the appliance as intended after the problem occurred?

FILTER: ASK QD8 IF QD6 = 1 OR 2 OR 3 OR 4 OR 5 OR 6 OR 8 OR 13 OR 14 OR 17 OR 18

	ACHIEVED EDUCATION				OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU	
TOTAL	698	38	325	335	83	310	94	43	42	22	104	338	359	39	660	196	350	152	230	468	618	70	10	
Not at all	231	13	101	118	28	111	26	11	19	7	29	106	125	4	228	79	105	47	77	154	220	9	2	
	33%	33%	31%	35%	34%	36%	28%	26%	45%	31%	28%	31%	35%	10%	35%	40%	30%	31%	34%	33%	36%	13%	19%	
Partly, with major difficulty	208	11	104	93	26	90	42	15	5	7	23	103	105	6	202	48	115	44	66	142	176	29	2	
	30%	28%	32%	28%	32%	29%	44%	35%	13%	30%	22%	30%	29%	15%	31%	25%	33%	29%	29%	30%	29%	42%	20%	
Partly, with minor difficulty	153	7	78	69	19	65	20	10	9	3	28	79	74	13	140	29	85	39	51	103	130	20	4	
	22%	18%	24%	21%	22%	21%	21%	23%	22%	13%	27%	23%	21%	33%	21%	15%	24%	26%	22%	22%	21%	28%	34%	
Fully	106	8	42	56	10	44	6	7	9	6	24	50	54	16	89	40	44	21	36	69	91	12	3	
	15%	21%	13%	17%	12%	14%	6%	16%	21%	25%	23%	15%	15%	42%	14%	21%	13%	14%	16%	15%	15%	17%	27%	
TOTAL PARTLY (Net)	361	17	182	162	45	155	61	25	14	10	51	182	179	19	343	77	201	84	116	245	307	49	6	
	52%	46%	56%	48%	54%	50%	66%	58%	34%	44%	49%	54%	50%	48%	52%	39%	57%	55%	51%	52%	50%	70%	54%	
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	



QD9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	739	373	366	95	245	202	197	95	245	202	97	100	143	319	277
Cancelled the purchase of the appliance within the cooling-off period	22 3%	9 2%	14 4%	3 3%	14 6%	1 0	5 2%	3 3%	14 6%	1 0	4 4%	1 1%	5 3%	12 4%	6 2%
Returned the appliance	139 19%	71 19%	68 18%	23 24%	43 17%	35 17%	37 19%	23 24%	43 17%	35 17%	24 24%	14 14%	27 19%	50 16%	62 22%
Repaired the appliance at my own expense	115 16%	69 19%	46 13%	18 19%	40 16%	31 16%	25 13%	18 19%	40 16%	31 16%	10 11%	15 15%	14 10%	58 18%	44 16%
Bought a replacement appliance	101 14%	47 12%	54 15%	11 12%	33 13%	25 12%	32 16%	11 12%	33 13%	25 12%	16 16%	17 16%	17 12%	56 17%	28 10%
Withheld payment for the appliance	33 4%	17 4%	16 4%	13 13%	10 4%	7 3%	3 2%	13 13%	10 4%	7 3%	2 2%	1 1%	8 6%	18 6%	7 2%
Made a complaint to the seller	256 35%	117 31%	139 38%	28 29%	88 36%	73 36%	68 34%	28 29%	88 36%	73 36%	34 35%	33 33%	50 35%	104 33%	102 37%
Asked the seller for repair, replacement or refund of the money I paid	227 31%	111 30%	116 32%	25 26%	77 32%	52 26%	73 37%	25 26%	77 32%	52 26%	35 36%	38 38%	43 30%	103 32%	81 29%
Asked the seller for compensation for damages or losses	64 9%	32 8%	32 9%	12 13%	20 8%	15 7%	18 9%	12 13%	20 8%	15 7%	11 11%	7 7%	13 9%	27 8%	24 9%
Made a complaint to a government body or consumer organisation	28 4%	17 4%	11 3%	4 4%	5 2%	10 5%	9 4%	4 4%	5 2%	10 5%	6 6%	3 3%	4 3%	17 5%	8 3%

QD9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	739	373	366	95	245	202	197	95	245	202	97	100	143	319	277
Took the seller to an out-of-court dispute settlement/alternative dispute resolution body (ADR)	10 1%	7 2%	3 1%	2 2%	6 2%	1 0	1 0	2 2%	6 2%	1 0	1 1%	0 0	1 1%	7 2%	2 1%
Took the seller to court	3 0	1 0	2 1%	1 1%	1 0	1 0	0 0	1 1%	1 0	1 0	0 0	0 0	0 0	1 0	2 1%
Other action	29 4%	19 5%	10 3%	3 3%	6 2%	12 6%	8 4%	3 3%	6 2%	12 6%	4 4%	4 4%	8 6%	14 4%	7 3%
Have not taken any action	45 6%	24 6%	22 6%	5 5%	12 5%	11 5%	18 9%	5 5%	12 5%	11 5%	8 8%	11 11%	12 9%	15 5%	18 7%
Don't know	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
TOTAL 'TOOK THE SELLER TO COURT OR TO AN OUT-OF COURT DISPUTE RESOLUTION BODY'	12 2%	7 2%	5 1%	3 3%	7 3%	1 0	1 0	3 3%	7 3%	1 0	1 1%	0 0	1 1%	7 2%	4 1%
TOTAL 'MADE A COMPLAINT TO A GOVERNMENT BODY OR CONSUMER ORGANISATION OR TOOK THE SELLER TO AN OUT-OF-COURT DISPUTE RESOLUTION BODY'	35 5%	22 6%	13 4%	6 6%	10 4%	10 5%	9 4%	6 6%	10 4%	10 5%	6 6%	3 3%	5 3%	21 7%	10 3%
TOTAL 'AT LEAST ONE ACTION'	694 94%	349 94%	345 94%	90 95%	233 95%	191 95%	179 91%	90 95%	233 95%	191 95%	89 92%	90 89%	131 91%	304 95%	259 93%

QD9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER			
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	739	43	341	355	90	328	97	44	44	23	113	363	375	45	694	209	367	164	237	502	656	73	10
Cancelled the purchase of the appliance within the cooling-off period	22 3%	3 7%	8 2%	12 3%	1 1%	15 5%	2 2%	0 0	2 5%	0 0	2 2%	11 3%	12 3%	0 0	22 3%	16 7%	7 2%	0 0	22 9%	0 0	18 3%	3 4%	1 8%
Returned the appliance	139 19%	8 18%	62 18%	68 19%	16 18%	68 21%	21 22%	9 19%	6 14%	2 9%	16 14%	64 18%	74 20%	0 0	139 20%	60 29%	70 19%	9 5%	56 24%	83 16%	124 19%	12 17%	2 20%
Repaired the appliance at my own expense	115 16%	5 12%	53 15%	57 16%	19 21%	39 12%	16 16%	15 33%	4 9%	4 17%	19 17%	58 16%	57 15%	0 0	115 17%	13 6%	60 16%	42 26%	34 14%	81 16%	97 15%	17 23%	1 10%
Bought a replacement appliance	101 14%	10 24%	48 14%	43 12%	10 11%	44 13%	17 17%	6 13%	8 17%	1 4%	16 14%	50 14%	51 14%	0 0	101 15%	20 10%	54 15%	27 16%	24 10%	77 15%	83 13%	15 21%	2 19%
Withheld payment for the appliance	33 4%	2 5%	16 5%	15 4%	5 6%	18 5%	4 4%	3 7%	2 5%	0 0	1 1%	18 5%	15 4%	0 0	33 5%	6 3%	24 7%	3 2%	18 7%	15 3%	22 3%	10 13%	1 10%
Made a complaint to the seller	256 35%	11 25%	118 35%	128 36%	34 38%	102 31%	34 35%	14 32%	26 60%	10 45%	36 32%	121 33%	134 36%	0 0	256 37%	83 40%	132 36%	41 25%	84 35%	172 34%	235 36%	21 28%	1 10%
Asked the seller for repair, replacement or refund of the money I paid	227 31%	7 16%	99 29%	121 34%	32 35%	101 31%	26 27%	7 15%	17 39%	12 53%	32 29%	99 27%	128 34%	0 0	227 33%	68 32%	118 32%	41 25%	74 31%	153 31%	206 31%	18 24%	4 34%
Asked the seller for compensation for damages or losses	64 9%	1 2%	28 8%	35 10%	6 6%	28 9%	10 10%	6 13%	3 7%	3 12%	9 8%	25 7%	39 10%	0 0	64 9%	21 10%	41 11%	3 2%	23 10%	41 8%	56 9%	7 9%	1 9%
Made a complaint to a government body or consumer organisation	28 4%	2 4%	10 3%	17 5%	4 4%	16 5%	4 4%	0 0	1 2%	2 9%	2 2%	12 3%	16 4%	0 0	28 4%	8 4%	18 5%	2 1%	9 4%	19 4%	20 3%	8 10%	0 0

QD9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	739	43	341	355	90	328	97	44	44	23	113	363	375	45	694	209	367	164	237	502	656	73	10
Took the seller to an out-of-court dispute settlement/alternative dispute resolution body (ADR)	10 1%	0 0	5 1%	5 1%	1 1%	4 1%	4 4%	1 2%	0 0	0 0	0 0	6 2%	4 1%	0 0	10 1%	2 1%	7 2%	1 1%	4 2%	6 1%	6 1%	4 6%	0 0
Took the seller to court	3 0	0 0	2 1%	1 0	1 1%	1 0	0 0	1 2%	0 0	0 0	0 0	2 1%	1 0	0 0	3 0	0 0	2 1%	1 1%	0 0	3 1%	2 0	1 1%	0 0
Other action	29 4%	2 5%	19 5%	9 2%	1 1%	12 4%	4 4%	2 5%	2 5%	1 5%	7 6%	18 5%	12 3%	0 0	29 4%	6 3%	13 4%	10 6%	13 6%	16 3%	29 4%	1 1%	0 0
Have not taken any action	45 6%	5 12%	18 5%	22 6%	6 6%	16 5%	4 4%	2 4%	1 2%	1 4%	15 13%	27 7%	19 5%	45 100%	0 0	10 5%	16 4%	19 12%	12 5%	34 7%	40 6%	4 5%	1 10%
Don't know	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
TOTAL 'TOOK THE SELLER TO COURT OR TO AN OUT-OF COURT DISPUTE RESOLUTION BODY'	12 2%	0 0	6 2%	6 2%	2 2%	4 1%	4 4%	2 5%	0 0	0 0	0 0	8 2%	4 1%	0 0	12 2%	2 1%	8 2%	2 1%	4 2%	8 2%	8 1%	4 6%	0 0
TOTAL 'MADE A COMPLAINT TO A GOVERNMENT BODY OR CONSUMER ORGANISATION OR TOOK THE SELLER TO AN OUT-OF-COURT DISPUTE RESOLUTION BODY'	35 5%	2 4%	13 4%	20 6%	5 5%	18 5%	7 7%	1 2%	1 2%	2 9%	2 2%	18 5%	17 5%	0 0	35 5%	10 5%	22 6%	3 2%	13 5%	22 4%	25 4%	10 13%	0 0
TOTAL 'AT LEAST ONE ACTION'	694 94%	38 88%	323 95%	333 94%	84 94%	312 95%	93 96%	42 96%	43 98%	22 96%	98 87%	337 93%	356 95%	0 0	694 100%	199 95%	350 96%	144 88%	226 95%	468 93%	616 94%	69 95%	9 90%

QD9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QD9BIS IF 'HAS NOT TAKEN ANY ACTION', QD9 = 13

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	45	24	22	5	12	11	18	5	12	11	8	11	12	15	18
I was unlikely to get a satisfactory solution to the problem I encountered	12 27%	7 30%	5 24%	2 39%	1 9%	3 28%	6 36%	2 39%	1 9%	3 28%	3 39%	4 34%	4 29%	5 33%	4 22%
The sums involved were too small	6 14%	3 13%	3 15%	0 0	1 9%	1 9%	4 24%	0 0	1 9%	1 9%	2 24%	3 24%	2 13%	3 21%	2 10%
I did not know how or where to complain	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
I was not sure of my rights as a consumer	1 2%	0 0	1 4%	1 19%	0 0	0 0	0 0	1 19%	0 0	0 0	0 0	0 0	0 0	1 6%	0 0
I thought it would take too long	3 6%	1 4%	2 9%	0 0	2 17%	1 8%	0 0	0 0	2 17%	1 8%	0 0	0 0	1 8%	0 0	2 10%
I tried to complain about other problems in the past but was not successful	1 2%	0 0	1 4%	1 19%	0 0	0 0	0 0	1 19%	0 0	0 0	0 0	0 0	0 0	1 6%	0 0
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	1 2%	0 0	1 5%	0 0	1 9%	0 0	0 0	0 0	1 9%	0 0	0 0	0 0	0 0	0 0	1 6%
The complaints procedure was too complicated	1 2%	1 4%	0 0	0 0	1 9%	0 0	0 0	0 0	1 9%	0 0	0 0	0 0	0 0	1 7%	0 0

QD9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QD9BIS IF 'HAS NOT TAKEN ANY ACTION', QD9 = 13

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	45	24	22	5	12	11	18	5	12	11	8	11	12	15	18
Provider fixed problem on its own initiative	6	0	6	0	1	2	3	0	1	2	2	1	0	3	3
	13%	0	26%	0	9%	18%	15%	0	9%	18%	24%	9%	0	20%	15%
I have not had the time yet	9	7	2	1	4	2	2	1	4	2	1	1	5	1	3
	19%	29%	9%	21%	32%	18%	11%	21%	32%	18%	13%	9%	39%	7%	15%
Other	13	6	7	1	3	2	7	1	3	2	1	6	5	2	6
	28%	25%	30%	21%	24%	19%	37%	21%	24%	19%	14%	54%	37%	13%	33%
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QD9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QD9BIS IF 'HAS NOT TAKEN ANY ACTION', QD9 = 13

	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER			
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	45	5	18	22	6	16	4	2	1	1	15	27	19	45	0	10	16	19	12	34	40	4	1
I was unlikely to get a satisfactory solution to the problem I encountered	12 27%	2 40%	4 21%	6 29%	1 17%	4 24%	0	1 46%	0	0	6 42%	4 15%	8 44%	12 27%	0	1 9%	5 33%	6 31%	2 16%	10 31%	11 28%	1 26%	0
The sums involved were too small	6 14%	0	5 26%	2 7%	0	1 6%	2 51%	0	0	0	3 22%	3 11%	4 19%	6 14%	0	2 21%	4 22%	1 4%	1 9%	5 16%	6 16%	0	0
I did not know how or where to complain	0 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I was not sure of my rights as a consumer	1 2%	0	1 5%	0	0	0	0	0	0	1 100%	0	1 3%	0	1 2%	0	0	1 6%	0	0	1 3%	0	1 24%	0
I thought it would take too long	3 6%	0	1 5%	2 9%	0	3 17%	0	0	0	0	0	2 7%	1 4%	3 6%	0	1 9%	1 6%	1 5%	1 9%	2 5%	3 7%	0	0
I tried to complain about other problems in the past but was not successful	1 2%	0	1 5%	0	0	0	0	0	0	1 100%	0	1 3%	0	1 2%	0	0	1 6%	0	0	1 3%	0	1 24%	0
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	1 2%	0	0	1 5%	1 18%	0	0	0	0	0	0	1 5%	1 2%	0	0	0	1 5%	1 9%	0	1 2%	0	0	0
The complaints procedure was too complicated	1 2%	0	1 6%	0	0	1 6%	0	0	0	0	0	1 4%	0	1 2%	0	0	1 6%	0	0	1 3%	1 3%	0	0

QD9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QD9BIS IF 'HAS NOT TAKEN ANY ACTION', QD9 = 13

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	45	5	18	22	6	16	4	2	1	1	15	27	19	45	0	10	16	19	12	34	40	4	1
Provider fixed problem on its own initiative	6	1	2	3	1	2	0	0	1	0	2	4	2	6	0	1	3	2	4	2	6	0	0
I have not had the time yet	9	0	4	5	3	3	2	0	0	0	1	7	2	9	0	2	1	6	3	6	7	2	0
Other	13	2	2	9	0	5	0	1	0	0	7	7	6	13	0	3	5	4	1	12	12	0	1
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	13%	20%	10%	13%	15%	12%	0	0	100%	0	13%	15%	10%	13%	0	10%	18%	9%	33%	5%	14%	0	0
	19%	0	22%	21%	51%	17%	49%	0	0	0	6%	26%	10%	19%	0	20%	6%	30%	25%	17%	17%	50%	0
	28%	40%	11%	39%	0	30%	0	54%	0	0	44%	26%	30%	28%	0	32%	34%	21%	9%	34%	29%	0	100%



QD10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the seller, going to an alternative dispute resolution body or to court, repairing or replacing the appliance etc.?

The below average of consumer detriment is calculated for all respondents who have experienced a problem described as the first or second most serious problem.

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	739	373	366	95	245	202	197	95	245	202	97	100	143	319	277
Less than 1 hour	69	32	37	6	13	17	32	6	13	17	16	16	15	28	26
	9%	9%	10%	6%	6%	9%	16%	6%	6%	9%	16%	16%	11%	9%	9%
1 to 2 hours	167	86	81	19	61	37	50	19	61	37	23	27	31	83	53
	23%	23%	22%	20%	25%	18%	25%	20%	25%	18%	23%	27%	22%	26%	19%
3 to 4 hours	188	93	95	29	65	47	47	29	65	47	17	30	31	84	73
	25%	25%	26%	30%	27%	23%	24%	30%	27%	23%	18%	30%	22%	26%	26%
5 to 10 hours	134	74	61	19	48	44	24	19	48	44	15	9	22	62	49
	18%	20%	17%	20%	20%	22%	12%	20%	20%	22%	15%	9%	16%	20%	18%
11 to 20 hours	46	22	24	5	16	20	6	5	16	20	5	1	9	19	18
	6%	6%	6%	5%	6%	10%	3%	5%	6%	10%	5%	1%	7%	6%	6%
More than 20 hours	122	57	65	16	39	34	34	16	39	34	21	13	27	41	54
	17%	15%	18%	17%	16%	17%	17%	17%	16%	17%	21%	13%	19%	13%	19%
No time lost	13	9	4	2	3	3	5	2	3	3	1	4	7	2	4
	2%	2%	1%	2%	1%	1%	3%	2%	1%	1%	1%	4%	5%	1%	1%
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Average	7	6,9	7,1	7,1	7	7,7	6,2	7,1	7	7,7	7,3	5,1	7,5	6,3	7,6

QD10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the seller, going to an alternative dispute resolution body or to court, repairing or replacing the appliance etc.?

The below average of consumer detriment is calculated for all respondents who have experienced a problem described as the first or second most serious problem.

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	739	373	366	95	245	202	197	95	245	202	97	100	143	319	277
TOTAL 'AT LEAST SOME TIME LOST'	726	364	362	93	242	199	192	93	242	199	96	96	136	317	274
	98%	98%	99%	98%	99%	99%	97%	98%	99%	99%	99%	96%	95%	99%	99%

QD10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the seller, going to an alternative dispute resolution body or to court, repairing or replacing the appliance etc.?

The below average of consumer detriment is calculated for all respondents who have experienced a problem described as the first or second most serious problem.

FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	739	43	341	355	90	328	97	44	44	23	113	363	375	45	694	209	367	164	237	502	656	73	10
Less than 1 hour	69	6	35	28	5	24	10	2	3	2	22	29	40	9	59	20	30	19	27	41	67	2	0
	9%	14%	10%	8%	6%	7%	10%	5%	7%	8%	20%	8%	11%	21%	9%	10%	8%	11%	12%	8%	10%	2%	0
1 to 2 hours	167	11	90	67	21	83	18	8	8	5	24	77	89	7	160	61	82	24	61	106	143	22	2
	23%	25%	26%	19%	23%	25%	19%	17%	19%	21%	21%	21%	24%	15%	23%	29%	22%	15%	26%	21%	22%	31%	17%
3 to 4 hours	188	13	77	98	18	78	23	16	13	5	35	88	100	9	180	42	103	43	61	127	165	19	4
	25%	30%	23%	28%	20%	24%	24%	37%	30%	20%	31%	24%	27%	19%	26%	20%	28%	26%	26%	25%	25%	27%	39%
5 to 10 hours	134	5	58	71	17	69	24	6	4	3	10	73	62	6	128	46	65	23	43	91	117	16	1
	18%	13%	17%	20%	19%	21%	25%	15%	9%	13%	9%	20%	16%	13%	19%	22%	18%	14%	18%	18%	18%	22%	10%
11 to 20 hours	46	2	20	24	8	19	6	4	7	1	1	25	21	0	46	9	26	11	14	32	41	4	1
	6%	5%	6%	7%	9%	6%	6%	9%	16%	4%	1%	7%	6%	0	7%	4%	7%	7%	6%	6%	6%	5%	10%
More than 20 hours	122	3	58	61	17	51	15	7	9	8	15	63	59	2	120	29	58	35	27	95	112	9	2
	17%	7%	17%	17%	19%	16%	16%	16%	20%	34%	13%	17%	16%	4%	17%	14%	16%	21%	11%	19%	17%	12%	15%
No time lost	13	3	3	7	2	4	0	1	0	0	6	8	5	13	0	2	2	9	4	9	11	1	1
	2%	7%	1%	2%	2%	1%	0	2%	0	0	5%	2%	1%	28%	0	1%	1%	5%	2%	2%	2%	1%	10%
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Average	7	4,9	6,9	7,3	8	6,9	7,1	7,3	8,4	9,5	5,2	7,4	6,6	3,8	7,1	6,3	7	8	6	7,5	7,1	6,3	7,5

QD10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the seller, going to an alternative dispute resolution body or to court, repairing or replacing the appliance etc.?

The below average of consumer detriment is calculated for all respondents who have experienced a problem described as the first or second most serious problem.

FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER			
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	739	43	341	355	90	328	97	44	44	23	113	363	375	45	694	209	367	164	237	502	656	73	10
TOTAL 'AT LEAST SOME TIME LOST'	726	40	338	349	88	325	97	43	44	23	107	355	370	33	694	207	365	155	234	493	645	72	9
	98%	93%	99%	98%	98%	99%	100%	98%	100%	100%	95%	98%	99%	72%	100%	99%	99%	95%	98%	98%	98%	99%	90%

QD11. To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	739	373	366	95	245	202	197	95	245	202	97	100	143	319	277
Not at all or only a little	60	35	25	6	13	11	31	6	13	11	15	15	17	22	21
	8%	9%	7%	6%	5%	5%	16%	6%	5%	5%	16%	15%	12%	7%	8%
Moderately	288	156	132	42	87	83	76	42	87	83	38	38	51	131	106
	39%	42%	36%	45%	36%	41%	39%	45%	36%	41%	39%	38%	36%	41%	38%
Quite a lot	260	126	134	36	83	78	63	36	83	78	30	32	48	112	100
	35%	34%	36%	38%	34%	39%	32%	38%	34%	39%	31%	32%	33%	35%	36%
Extremely	131	55	75	11	62	30	28	11	62	30	13	15	27	54	50
	18%	15%	21%	12%	25%	15%	14%	12%	25%	15%	13%	15%	19%	17%	18%
TOTAL 'NOT AT ALL TO MODERATELY'	348	191	157	48	100	94	107	48	100	94	54	53	68	152	128
	47%	51%	43%	51%	41%	46%	54%	51%	41%	46%	55%	53%	48%	48%	46%
TOTAL 'QUITE A LOT / EXTREMELY'	391	182	209	47	145	108	91	47	145	108	43	47	75	166	150
	53%	49%	57%	49%	59%	54%	46%	49%	59%	54%	45%	47%	52%	52%	54%
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QD11. To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION				OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU	
TOTAL	739	43	341	355	90	328	97	44	44	23	113	363	375	45	694	209	367	164	237	502	656	73	10	
Not at all or only a little	60	6	26	28	7	20	12	4	2	0	16	21	39	11	49	13	31	16	23	37	56	4	0	
	8%	14%	8%	8%	8%	6%	12%	9%	5%	0	14%	6%	11%	23%	7%	6%	9%	10%	10%	7%	9%	5%	0	
Moderately	288	18	144	126	31	138	38	19	14	6	42	148	139	20	268	73	150	66	90	199	267	18	4	
	39%	43%	42%	35%	34%	42%	39%	44%	32%	28%	37%	41%	37%	45%	39%	35%	41%	40%	38%	40%	41%	25%	37%	
Quite a lot	260	14	113	133	31	112	35	16	17	11	38	117	143	10	250	84	122	55	87	173	223	35	2	
	35%	34%	33%	37%	35%	34%	36%	37%	38%	46%	34%	32%	38%	21%	36%	40%	33%	33%	37%	34%	34%	49%	19%	
Extremely	131	4	58	69	20	58	13	5	11	6	18	78	53	5	126	40	64	28	38	93	110	16	5	
	18%	9%	17%	19%	23%	18%	13%	11%	25%	26%	15%	21%	14%	11%	18%	19%	17%	17%	16%	18%	17%	21%	44%	
TOTAL 'NOT AT ALL TO MODERATELY'	348	24	171	153	38	158	49	23	16	6	58	169	179	31	318	86	181	81	112	236	323	22	4	
	47%	57%	50%	43%	42%	48%	51%	53%	36%	28%	51%	46%	48%	68%	46%	41%	49%	50%	47%	47%	49%	30%	37%	
TOTAL 'QUITE A LOT / EXTREMELY'	391	18	170	202	52	170	47	21	28	17	56	194	196	14	376	123	185	82	125	265	333	51	7	
	53%	43%	50%	57%	58%	52%	49%	47%	64%	72%	49%	54%	52%	32%	54%	59%	51%	50%	53%	53%	51%	70%	63%	
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

QD12A12. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?  
Please provide an estimate for the following possible cost items.  
Costs of repairs or replacement at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs of repairs or replacement'

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	739	373	366	95	245	202	197	95	245	202	97	100	143	319	277
EUR 0	99	53	46	5	33	21	40	5	33	21	21	19	14	47	37
	13%	14%	13%	5%	13%	11%	20%	5%	13%	11%	22%	18%	10%	15%	14%
EUR 1 - EUR 99	130	71	59	24	46	34	26	24	46	34	11	15	28	58	45
	18%	19%	16%	25%	19%	17%	13%	25%	19%	17%	12%	14%	19%	18%	16%
EUR 100 - EUR 199	63	32	31	8	24	14	17	8	24	14	9	8	10	31	22
	9%	9%	8%	9%	10%	7%	9%	9%	10%	7%	9%	8%	7%	10%	8%
EUR 200 - EUR 349	32	15	18	3	11	11	7	3	11	11	3	4	6	14	13
	4%	4%	5%	3%	5%	5%	4%	3%	5%	5%	3%	4%	4%	4%	5%
EUR 350 - EUR 499	10	4	7	1	4	1	5	1	4	1	3	2	4	5	2
	1%	1%	2%	1%	2%	0	2%	1%	2%	0	3%	2%	3%	1%	1%
EUR 500 or More	16	11	6	0	4	6	6	0	4	6	3	3	3	9	5
	2%	3%	2%	0	2%	3%	3%	0	2%	3%	3%	3%	2%	3%	2%
Not relevant	301	139	161	34	98	91	77	34	98	91	39	38	62	116	122
	41%	37%	44%	36%	40%	45%	39%	36%	40%	45%	40%	38%	44%	36%	44%
Don't remember	88	49	39	21	25	23	19	21	25	23	7	12	16	40	32
	12%	13%	11%	22%	10%	11%	10%	22%	10%	11%	8%	12%	11%	13%	11%

QD12A12. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?  
 Please provide an estimate for the following possible cost items.  
 Costs of repairs or replacement at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs of repairs or replacement'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	739	373	366	95	245	202	197	95	245	202	97	100	143	319	277
Average	141,7	146	136,9	91,9	119,9	167,2	175	91,9	119,9	167,2	183,9	166,8	142,1	150,7	129,3



QD12A12. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?  
Please provide an estimate for the following possible cost items.  
Costs of repairs or replacement at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs of repairs or replacement'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU	
TOTAL	739	43	341	355	90	328	97	44	44	23	113	363	375	45	694	209	367	164	237	502	656	73	10	
EUR 0	99	7	47	45	13	44	9	1	6	1	25	46	52	5	94	31	49	19	20	78	87	12	0	
	13%	16%	14%	13%	14%	13%	9%	2%	14%	4%	22%	13%	14%	11%	14%	15%	13%	11%	9%	16%	13%	16%	0	
EUR 1 - EUR 99	130	9	64	57	14	57	21	11	7	4	16	75	55	6	124	29	67	34	40	90	109	19	2	
	18%	20%	19%	16%	16%	17%	22%	25%	16%	17%	14%	21%	15%	13%	18%	14%	18%	21%	17%	18%	17%	26%	20%	
EUR 100 - EUR 199	63	5	24	34	14	26	7	5	1	2	8	31	32	0	63	11	32	20	18	45	58	4	1	
	9%	12%	7%	10%	16%	8%	7%	11%	2%	9%	7%	8%	9%	0	9%	5%	9%	12%	8%	9%	9%	5%	10%	
EUR 200 - EUR 349	32	2	13	18	4	17	6	1	1	0	4	16	17	1	31	3	18	12	9	23	30	2	0	
	4%	5%	4%	5%	5%	5%	6%	2%	2%	0	4%	4%	4%	2%	5%	1%	5%	7%	4%	5%	5%	3%	0	
EUR 350 - EUR 499	10	1	7	3	4	2	1	0	1	0	3	5	6	0	10	2	3	5	0	10	10	0	0	
	1%	2%	2%	1%	4%	1%	1%	0	2%	0	2%	1%	2%	0	1%	1%	1%	3%	0	2%	2%	0	0	
EUR 500 or More	16	2	8	7	1	9	0	0	2	1	3	6	10	1	15	4	5	8	4	12	15	0	1	
	2%	5%	2%	2%	1%	3%	0	0	4%	4%	3%	2%	3%	2%	2%	2%	1%	5%	2%	2%	2%	0	10%	
Not relevant	301	13	134	153	29	149	35	12	20	13	41	134	166	24	276	112	139	50	119	182	282	17	2	
	41%	30%	39%	43%	33%	45%	36%	28%	46%	58%	37%	37%	44%	54%	40%	54%	38%	31%	50%	36%	43%	23%	19%	
Don't remember	88	5	44	39	11	25	18	14	6	2	13	51	37	8	80	17	54	17	28	61	64	20	4	
	12%	11%	13%	11%	12%	8%	19%	31%	13%	8%	11%	14%	10%	17%	12%	8%	15%	10%	12%	12%	10%	27%	42%	

QD12A12. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?  
Please provide an estimate for the following possible cost items.  
Costs of repairs or replacement at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs of repairs or replacement'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	739	43	341	355	90	328	97	44	44	23	113	363	375	45	694	209	367	164	237	502	656	73	10
Average	141,7	161,9	137,8	142,3	153,7	150,7	99,6	77,1	171,3	127,6	167,3	122,9	162,3	143,8	141,6	142,4	117,6	179,6	112,8	152,9	149,7	59,6	198,1

QD12A22. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?  
Please provide an estimate for the following possible cost items.  
Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs related to court proceedings'

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	739	373	366	95	245	202	197	95	245	202	97	100	143	319	277
EUR 0	161	97	64	7	56	40	57	7	56	40	25	32	23	78	60
	22%	26%	17%	7%	23%	20%	29%	7%	23%	20%	26%	32%	16%	24%	22%
EUR 1 - EUR 99	27	13	14	7	12	8	0	7	12	8	0	0	6	16	5
	4%	3%	4%	7%	5%	4%	0	7%	5%	4%	0	0	4%	5%	2%
EUR 100 - EUR 199	4	2	2	3	1	0	0	3	1	0	0	0	0	3	1
	1%	1%	0	3%	0	0	0	3%	0	0	0	0	0	1%	0
EUR 200 or More	5	3	2	0	4	1	0	0	4	1	0	0	2	2	1
	1%	1%	1%	0	2%	0	0	0	2%	0	0	0	1%	1%	0
Not relevant	464	213	250	60	144	134	126	60	144	134	67	59	98	187	178
	63%	57%	68%	63%	59%	66%	64%	63%	59%	66%	69%	59%	69%	59%	64%
Don't remember	79	45	35	19	28	19	14	19	28	19	5	9	14	33	32
	11%	12%	9%	19%	11%	10%	7%	19%	11%	10%	5%	9%	10%	10%	11%
Average	107,8	109,9	105,7	59,6	123,6	130	0	59,6	123,6	130	0	0	83	124,5	85,7

QD12A22. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?  
Please provide an estimate for the following possible cost items.  
Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs related to court proceedings'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU	
TOTAL	739	43	341	355	90	328	97	44	44	23	113	363	375	45	694	209	367	164	237	502	656	73	10	
EUR 0	161	14	68	79	26	68	17	2	9	2	38	78	83	8	153	42	71	48	37	124	144	15	2	
	22%	32%	20%	22%	29%	21%	17%	5%	20%	8%	33%	22%	22%	18%	22%	20%	19%	29%	16%	25%	22%	21%	19%	
EUR 1 - EUR 99	27	6	17	4	1	16	5	3	2	0	0	16	11	0	27	4	23	0	14	13	14	11	2	
	4%	13%	5%	1%	1%	5%	5%	7%	5%	0	0	4%	3%	0	4%	2%	6%	0	6%	3%	2%	15%	20%	
EUR 100 - EUR 199	4	0	4	0	2	1	0	1	0	0	0	2	2	0	4	0	4	0	3	1	2	2	0	
	1%	0	1%	0	2%	0	0	2%	0	0	0	1%	0	0	1%	0	1%	0	1%	0	0	3%	0	
EUR 200 or More	5	0	2	3	0	3	2	0	0	0	0	3	2	0	5	2	3	0	2	3	3	2	0	
	1%	0	1%	1%	0	1%	2%	0	0	0	0	1%	0	0	1%	1%	1%	0	1%	1%	0	3%	0	
Not relevant	464	19	207	238	50	213	57	31	31	17	65	216	247	30	433	142	223	99	159	305	437	25	2	
	63%	43%	61%	67%	56%	65%	59%	69%	71%	75%	57%	59%	66%	67%	62%	68%	61%	60%	67%	61%	67%	34%	19%	
Don't remember	79	5	43	31	10	28	16	8	2	4	11	48	31	7	72	19	44	17	23	56	57	18	4	
	11%	11%	13%	9%	12%	9%	16%	18%	5%	17%	9%	13%	8%	15%	10%	9%	12%	10%	10%	11%	9%	25%	42%	
Average	107,8	25	99	205,8	87,2	94,1	212,1	56,1	12,1	0	0	103,4	114,3	0	107,8	205,8	88,4	0	63,9	156,7	103,5	124,5	28	

QD12A32. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?  
Please provide an estimate for the following possible cost items.  
Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred other extra costs'

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	739	373	366	95	245	202	197	95	245	202	97	100	143	319	277
EUR 0	95	57	39	4	33	24	34	4	33	24	18	16	16	49	30
	13%	15%	11%	4%	13%	12%	17%	4%	13%	12%	19%	16%	11%	16%	11%
EUR 1 - EUR 19	141	64	76	15	55	38	33	15	55	38	11	23	25	59	56
	19%	17%	21%	16%	22%	19%	17%	16%	22%	19%	11%	22%	18%	18%	20%
EUR 20 - EUR 49	55	27	28	10	20	10	15	10	20	10	8	7	12	19	25
	7%	7%	8%	11%	8%	5%	8%	11%	8%	5%	8%	7%	8%	6%	9%
EUR 50 - EUR 124	29	17	12	2	16	7	4	2	16	7	2	2	5	12	12
	4%	4%	3%	2%	6%	3%	2%	2%	6%	3%	2%	2%	3%	4%	4%
EUR 125 or more	8	6	3	3	3	2	1	3	3	2	1	0	3	5	1
	1%	2%	1%	3%	1%	1%	0	3%	1%	1%	1%	0	2%	1%	0
Not relevant	273	131	141	38	72	83	81	38	72	83	44	37	54	115	104
	37%	35%	39%	39%	29%	41%	41%	39%	29%	41%	46%	37%	38%	36%	37%
Don't remember	138	71	67	24	47	38	29	24	47	38	13	16	28	60	50
	19%	19%	18%	25%	19%	19%	15%	25%	19%	19%	14%	16%	19%	19%	18%
Average	28,7	35,7	21,9	34,9	27,9	34,9	20	34,9	27,9	34,9	30,6	12,8	30,9	33,1	23,2

QD12A32. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred other extra costs'

FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	739	43	341	355	90	328	97	44	44	23	113	363	375	45	694	209	367	164	237	502	656	73	10
EUR 0	95	11	48	37	14	41	12	2	5	2	20	47	48	7	88	30	35	30	24	71	85	8	2
	13%	25%	14%	10%	16%	12%	12%	4%	11%	8%	17%	13%	13%	15%	13%	15%	10%	18%	10%	14%	13%	11%	19%
EUR 1 - EUR 19	141	11	63	67	14	68	14	8	7	6	24	60	81	2	139	47	67	26	53	88	129	12	0
	19%	25%	18%	19%	15%	21%	14%	18%	16%	26%	22%	16%	22%	4%	20%	23%	18%	16%	22%	18%	20%	16%	0
EUR 20 - EUR 49	55	3	23	29	9	23	12	2	2	2	6	29	27	3	53	11	33	11	15	40	48	6	2
	7%	7%	7%	8%	10%	7%	12%	5%	5%	9%	5%	8%	7%	6%	8%	5%	9%	7%	6%	8%	7%	8%	20%
EUR 50 - EUR 124	29	0	14	15	4	15	6	1	1	1	1	15	14	0	29	9	18	2	6	23	23	6	0
	4%	0	4%	4%	4%	5%	6%	2%	2%	4%	1%	4%	4%	0	4%	4%	5%	1%	2%	5%	3%	8%	0
EUR 125 or more	8	0	6	3	1	4	1	2	0	0	1	4	4	0	8	2	6	1	4	5	6	3	0
	1%	0	2%	1%	1%	1%	1%	4%	0	0	1%	1%	1%	0	1%	1%	2%	1%	2%	1%	1%	4%	0
Not relevant	273	11	122	139	30	130	27	18	18	9	41	134	138	23	249	76	134	63	99	174	254	17	2
	37%	27%	36%	39%	34%	40%	28%	40%	42%	37%	36%	37%	37%	52%	36%	37%	36%	38%	42%	35%	39%	23%	19%
Don't remember	138	7	66	66	18	49	25	12	11	4	20	75	63	11	128	33	74	31	37	101	111	22	4
	19%	16%	19%	19%	20%	15%	26%	26%	24%	16%	18%	21%	17%	24%	18%	16%	20%	19%	16%	20%	17%	31%	42%
Average	28,7	11,9	30	29,4	24,6	31,3	34,2	47,5	15,8	16,7	17,5	28,5	28,8	17	28,9	33,4	28,9	19,9	24,5	30,7	27,2	40,7	23

QD12AT2. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who incurred costs trying to sort out the problem'

INDICATE TOTAL AMOUNT

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	739	373	366	95	245	202	197	95	245	202	97	100	143	319	277
EUR 0	127	66	61	11	39	34	43	11	39	34	25	19	27	57	43
	17%	18%	17%	11%	16%	17%	22%	11%	16%	17%	26%	19%	19%	18%	15%
EUR 1 - EUR 99	245	122	123	32	92	64	57	32	92	64	25	32	50	97	98
	33%	33%	33%	34%	37%	32%	29%	34%	37%	32%	26%	32%	35%	30%	35%
EUR 100 - EUR 199	68	38	30	9	24	17	18	9	24	17	10	8	11	35	22
	9%	10%	8%	10%	10%	8%	9%	10%	10%	8%	10%	8%	8%	11%	8%
EUR 200 - EUR 349	36	14	22	2	14	12	8	2	14	12	4	4	5	17	15
	5%	4%	6%	2%	6%	6%	4%	2%	6%	6%	4%	4%	3%	5%	5%
EUR 350 - EUR 499	12	5	8	3	4	1	5	3	4	1	3	2	5	6	2
	2%	1%	2%	3%	2%	0	2%	3%	2%	0	3%	2%	3%	2%	1%
EUR 500 or More	20	14	7	1	7	6	6	1	7	6	3	3	5	10	6
	3%	4%	2%	1%	3%	3%	3%	1%	3%	3%	3%	3%	3%	3%	2%
Not relevant	176	82	94	24	46	55	52	24	46	55	25	27	30	74	73
	24%	22%	26%	25%	19%	27%	26%	25%	19%	27%	25%	27%	21%	23%	26%
Don't remember	55	33	22	14	19	14	9	14	19	14	3	6	10	24	20
	7%	9%	6%	14%	8%	7%	4%	14%	8%	7%	3%	6%	7%	8%	7%

QD12AT2. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who incurred costs trying to sort out the problem'

INDICATE TOTAL AMOUNT

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	739	373	366	95	245	202	197	95	245	202	97	100	143	319	277
Average	121,1	131,6	110,4	103,9	109,4	141,7	125,3	103,9	109,4	141,7	135,1	116,4	121,9	141	97,6



QD12AT2. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who incurred costs trying to sort out the problem'

INDICATE TOTAL AMOUNT

	Total	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU	
TOTAL	739	43	341	355	90	328	97	44	44	23	113	363	375	45	694	209	367	164	237	502	656	73	10	
EUR 0	127	8	66	53	14	48	19	7	12	2	24	55	72	8	119	38	61	28	33	94	115	12	0	
	17%	18%	19%	15%	15%	15%	20%	16%	29%	11%	21%	15%	19%	17%	17%	18%	17%	17%	14%	19%	18%	17%	0	
EUR 1 - EUR 99	245	14	105	125	29	108	34	13	14	10	36	120	124	9	235	77	117	51	79	166	221	21	2	
	33%	32%	31%	35%	33%	33%	35%	29%	32%	44%	32%	33%	33%	20%	34%	37%	32%	31%	33%	33%	34%	29%	20%	
EUR 100 - EUR 199	68	6	27	35	14	29	8	6	1	2	8	35	33	0	68	12	38	18	21	47	58	9	1	
	9%	14%	8%	10%	16%	9%	9%	14%	2%	9%	7%	10%	9%	0	10%	6%	10%	11%	9%	9%	9%	12%	10%	
EUR 200 - EUR 349	36	2	16	18	5	18	6	1	1	0	5	15	21	1	35	2	21	13	9	27	34	2	0	
	5%	5%	5%	5%	6%	6%	6%	2%	2%	0	4%	4%	6%	2%	5%	1%	6%	8%	4%	5%	5%	2%	0	
EUR 350 - EUR 499	12	1	8	4	5	3	1	0	1	0	3	6	7	0	12	2	5	5	1	11	11	1	0	
	2%	2%	2%	1%	5%	1%	1%	0	2%	0	2%	2%	2%	0	2%	1%	1%	3%	0	2%	2%	1%	0	
EUR 500 or More	20	2	11	8	1	10	2	1	2	1	3	10	10	1	19	5	8	8	6	14	17	2	1	
	3%	5%	3%	2%	1%	3%	2%	2%	4%	4%	3%	3%	3%	2%	3%	2%	2%	5%	3%	3%	3%	3%	10%	
Not relevant	176	8	81	88	16	93	15	10	10	6	27	88	88	19	157	61	86	29	72	104	164	10	2	
	24%	18%	24%	25%	17%	28%	15%	22%	24%	24%	24%	24%	23%	43%	23%	29%	24%	18%	30%	21%	25%	14%	19%	
Don't remember	55	3	28	24	7	18	12	7	2	2	7	35	19	7	48	13	31	11	16	38	35	15	4	
	7%	7%	8%	7%	7%	6%	12%	16%	5%	8%	6%	10%	5%	15%	7%	6%	9%	7%	7%	8%	5%	21%	42%	

QD12AT2. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who incurred costs trying to sort out the problem'

INDICATE TOTAL AMOUNT

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	739	43	341	355	90	328	97	44	44	23	113	363	375	45	694	209	367	164	237	502	656	73	10
Average	121,1	134,8	127,7	113,5	122,4	129,8	117,8	103,9	117,2	79,6	113,8	115,7	126,1	108,8	121,4	107,1	110,9	155,3	95,8	132	119,6	123,7	223,9

QD12A11. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?  
Please provide an estimate for the following possible cost items.  
Costs of repairs or replacement at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'  
FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	739	373	366	95	245	202	197	95	245	202	97	100	143	319	277
EUR 0	399	192	207	39	130	113	117	39	130	113	60	57	76	163	160
	54%	51%	57%	41%	53%	56%	59%	41%	53%	56%	62%	57%	54%	51%	58%
EUR 1 - EUR 99	130	71	59	24	46	34	26	24	46	34	11	15	28	58	45
	18%	19%	16%	25%	19%	17%	13%	25%	19%	17%	12%	14%	19%	18%	16%
EUR 100 - EUR 199	63	32	31	8	24	14	17	8	24	14	9	8	10	31	22
	9%	9%	8%	9%	10%	7%	9%	9%	10%	7%	9%	8%	7%	10%	8%
EUR 200 - EUR 349	32	15	18	3	11	11	7	3	11	11	3	4	6	14	13
	4%	4%	5%	3%	5%	5%	4%	3%	5%	5%	3%	4%	4%	4%	5%
EUR 350 - EUR 499	10	4	7	1	4	1	5	1	4	1	3	2	4	5	2
	1%	1%	2%	1%	2%	0	2%	1%	2%	0	3%	2%	3%	1%	1%
EUR 500 or More	16	11	6	0	4	6	6	0	4	6	3	3	3	9	5
	2%	3%	2%	0	2%	3%	3%	0	2%	3%	3%	3%	2%	3%	2%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	88	49	39	21	25	23	19	21	25	23	7	12	16	40	32
	12%	13%	11%	22%	10%	11%	10%	22%	10%	11%	8%	12%	11%	13%	11%

QD12A11. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

Costs of repairs or replacement at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	739	373	366	95	245	202	197	95	245	202	97	100	143	319	277
Average	54,8	59,3	50,3	43,9	48,7	61,6	60	43,9	48,7	61,6	60,4	59,6	56,4	62,5	45,2

QD12A11. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?  
Please provide an estimate for the following possible cost items.  
Costs of repairs or replacement at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'  
FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	739	43	341	355	90	328	97	44	44	23	113	363	375	45	694	209	367	164	237	502	656	73	10
EUR 0	399	20	182	198	42	193	44	13	26	14	67	180	218	29	370	143	188	69	139	260	369	28	2
	54%	46%	53%	56%	47%	59%	45%	30%	60%	61%	59%	50%	58%	65%	53%	68%	51%	42%	59%	52%	56%	39%	19%
EUR 1 - EUR 99	130	9	64	57	14	57	21	11	7	4	16	75	55	6	124	29	67	34	40	90	109	19	2
	18%	20%	19%	16%	16%	17%	22%	25%	16%	17%	14%	21%	15%	13%	18%	14%	18%	21%	17%	18%	17%	26%	20%
EUR 100 - EUR 199	63	5	24	34	14	26	7	5	1	2	8	31	32	0	63	11	32	20	18	45	58	4	1
	9%	12%	7%	10%	16%	8%	7%	11%	2%	9%	7%	8%	9%	0	9%	5%	9%	12%	8%	9%	9%	5%	10%
EUR 200 - EUR 349	32	2	13	18	4	17	6	1	1	0	4	16	17	1	31	3	18	12	9	23	30	2	0
	4%	5%	4%	5%	5%	5%	6%	2%	2%	0	4%	4%	4%	2%	5%	1%	5%	7%	4%	5%	5%	3%	0
EUR 350 - EUR 499	10	1	7	3	4	2	1	0	1	0	3	5	6	0	10	2	3	5	0	10	10	0	0
	1%	2%	2%	1%	4%	1%	1%	0	2%	0	2%	1%	2%	0	1%	1%	1%	3%	0	2%	2%	0	0
EUR 500 or More	16	2	8	7	1	9	0	0	2	1	3	6	10	1	15	4	5	8	4	12	15	0	1
	2%	5%	2%	2%	1%	3%	0	0	4%	4%	3%	2%	3%	2%	2%	2%	1%	5%	2%	2%	2%	0	10%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	88	5	44	39	11	25	18	14	6	2	13	51	37	8	80	17	54	17	28	61	64	20	4
	12%	11%	13%	11%	12%	8%	19%	31%	13%	8%	11%	14%	10%	17%	12%	8%	15%	10%	12%	12%	10%	27%	42%

QD12A11. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?  
Please provide an estimate for the following possible cost items.  
Costs of repairs or replacement at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'  
FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	739	43	341	355	90	328	97	44	44	23	113	363	375	45	694	209	367	164	237	502	656	73	10
Average	54,8	78,6	53,3	53,2	71,6	54,8	44,1	43,2	53,2	41,9	56,6	52	57,5	30,7	56,2	36,3	46,9	95,6	38	62,8	56,4	27,8	132,5

QD12A21. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?  
Please provide an estimate for the following possible cost items.  
Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	739	373	366	95	245	202	197	95	245	202	97	100	143	319	277
EUR 0	625	311	314	67	200	174	184	67	200	174	92	91	121	265	239
	85%	83%	86%	71%	82%	86%	93%	71%	82%	86%	95%	91%	84%	83%	86%
EUR 1 - EUR 99	27	13	14	7	12	8	0	7	12	8	0	0	6	16	5
	4%	3%	4%	7%	5%	4%	0	7%	5%	4%	0	0	4%	5%	2%
EUR 100 - EUR 199	4	2	2	3	1	0	0	3	1	0	0	0	0	3	1
	1%	1%	0	3%	0	0	0	3%	0	0	0	0	0	1%	0
EUR 200 or More	5	3	2	0	4	1	0	0	4	1	0	0	2	2	1
	1%	1%	1%	0	2%	0	0	0	2%	0	0	0	1%	1%	0
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	79	45	35	19	28	19	14	19	28	19	5	9	14	33	32
	11%	12%	9%	19%	11%	10%	7%	19%	11%	10%	5%	9%	10%	10%	11%
Average	5,7	5,9	5,6	7,4	9,7	6,1	0	7,4	9,7	6,1	0	0	5,1	9	2,3

QD12A21. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?  
Please provide an estimate for the following possible cost items.  
Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	739	43	341	355	90	328	97	44	44	23	113	363	375	45	694	209	367	164	237	502	656	73	10
EUR 0	625	32	275	317	76	281	74	33	40	19	103	294	329	38	586	184	294	147	196	429	581	40	4
	85%	76%	81%	89%	85%	86%	77%	74%	91%	83%	91%	81%	88%	85%	85%	88%	80%	90%	82%	86%	89%	55%	39%
EUR 1 - EUR 99	27	6	17	4	1	16	5	3	2	0	0	16	11	0	27	4	23	0	14	13	14	11	2
	4%	13%	5%	1%	1%	5%	5%	7%	5%	0	0	4%	3%	0	4%	2%	6%	0	6%	3%	2%	15%	20%
EUR 100 - EUR 199	4	0	4	0	2	1	0	1	0	0	0	2	2	0	4	0	4	0	3	1	2	2	0
	1%	0	1%	0	2%	0	0	2%	0	0	0	1%	0	0	1%	0	1%	0	1%	0	0	3%	0
EUR 200 or More	5	0	2	3	0	3	2	0	0	0	0	3	2	0	5	2	3	0	2	3	3	2	0
	1%	0	1%	1%	0	1%	2%	0	0	0	0	1%	0	0	1%	1%	1%	0	1%	1%	0	3%	0
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	79	5	43	31	10	28	16	8	2	4	11	48	31	7	72	19	44	17	23	56	57	18	4
	11%	11%	13%	9%	12%	9%	16%	18%	5%	17%	9%	13%	8%	15%	10%	9%	12%	10%	10%	11%	9%	25%	42%
Average	5,7	3,8	7,5	4,4	3,4	6,1	18	5,7	0,6	0	0	6,9	4,7	0	6,1	6,3	8	0	5,5	5,8	3,2	33	9,5



QD12A31. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?  
Please provide an estimate for the following possible cost items.  
Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	739	373	366	95	245	202	197	95	245	202	97	100	143	319	277
EUR 0	368	188	180	41	105	107	115	41	105	107	62	53	70	164	134
	50%	50%	49%	44%	43%	53%	59%	44%	43%	53%	64%	53%	49%	52%	48%
EUR 1 - EUR 19	141	64	76	15	55	38	33	15	55	38	11	23	25	59	56
	19%	17%	21%	16%	22%	19%	17%	16%	22%	19%	11%	22%	18%	18%	20%
EUR 20 - EUR 49	55	27	28	10	20	10	15	10	20	10	8	7	12	19	25
	7%	7%	8%	11%	8%	5%	8%	11%	8%	5%	8%	7%	8%	6%	9%
EUR 50 - EUR 124	29	17	12	2	16	7	4	2	16	7	2	2	5	12	12
	4%	4%	3%	2%	6%	3%	2%	2%	6%	3%	2%	2%	3%	4%	4%
EUR 125 or more	8	6	3	3	3	2	1	3	3	2	1	0	3	5	1
	1%	2%	1%	3%	1%	1%	0	3%	1%	1%	1%	0	2%	1%	0
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	138	71	67	24	47	38	29	24	47	38	13	16	28	60	50
	19%	19%	18%	25%	19%	19%	15%	25%	19%	19%	14%	16%	19%	19%	18%
Average	11,1	13,5	8,7	14,5	13,1	12,1	6,3	14,5	13,1	12,1	7,8	4,8	12	12,1	9,5

QD12A31. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?  
Please provide an estimate for the following possible cost items.  
Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	739	43	341	355	90	328	97	44	44	23	113	363	375	45	694	209	367	164	237	502	656	73	10
EUR 0	368	22	170	176	45	171	39	20	23	10	61	181	186	30	338	107	168	93	123	245	340	24	4
	50%	52%	50%	49%	50%	52%	40%	44%	53%	45%	54%	50%	50%	67%	49%	51%	46%	57%	52%	49%	52%	34%	39%
EUR 1 - EUR 19	141	11	63	67	14	68	14	8	7	6	24	60	81	2	139	47	67	26	53	88	129	12	0
	19%	25%	18%	19%	15%	21%	14%	18%	16%	26%	22%	16%	22%	4%	20%	23%	18%	16%	22%	18%	20%	16%	0
EUR 20 - EUR 49	55	3	23	29	9	23	12	2	2	2	6	29	27	3	53	11	33	11	15	40	48	6	2
	7%	7%	7%	8%	10%	7%	12%	5%	5%	9%	5%	8%	7%	6%	8%	5%	9%	7%	6%	8%	7%	8%	20%
EUR 50 - EUR 124	29	0	14	15	4	15	6	1	1	1	1	15	14	0	29	9	18	2	6	23	23	6	0
	4%	0	4%	4%	4%	5%	6%	2%	2%	4%	1%	4%	4%	0	4%	4%	5%	1%	2%	5%	3%	8%	0
EUR 125 or more	8	0	6	3	1	4	1	2	0	0	1	4	4	0	8	2	6	1	4	5	6	3	0
	1%	0	2%	1%	1%	1%	1%	4%	0	0	1%	1%	1%	0	1%	1%	2%	1%	2%	1%	1%	4%	0
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	138	7	66	66	18	49	25	12	11	4	20	75	63	11	128	33	74	31	37	101	111	22	4
	19%	16%	19%	19%	20%	15%	26%	26%	24%	16%	18%	21%	17%	24%	18%	16%	20%	19%	16%	20%	17%	31%	42%
Average	11,1	4,5	11,5	11,6	9,3	12,1	15,6	18,9	4,8	7,8	6,1	10,6	11,6	2,1	11,7	13	12,3	6	9,5	11,9	10,2	20,9	7,8

QD12AT1. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

INDICATE TOTAL AMOUNT

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	739	373	366	95	245	202	197	95	245	202	97	100	143	319	277
EUR 0	303	148	155	35	85	89	95	35	85	89	49	45	57	131	116
	41%	40%	42%	36%	35%	44%	48%	36%	35%	44%	51%	45%	40%	41%	42%
EUR 1 - EUR 99	245	122	123	32	92	64	57	32	92	64	25	32	50	97	98
	33%	33%	33%	34%	37%	32%	29%	34%	37%	32%	26%	32%	35%	30%	35%
EUR 100 - EUR 199	68	38	30	9	24	17	18	9	24	17	10	8	11	35	22
	9%	10%	8%	10%	10%	8%	9%	10%	10%	8%	10%	8%	8%	11%	8%
EUR 200 - EUR 349	36	14	22	2	14	12	8	2	14	12	4	4	5	17	15
	5%	4%	6%	2%	6%	6%	4%	2%	6%	6%	4%	4%	3%	5%	5%
EUR 350 - EUR 499	12	5	8	3	4	1	5	3	4	1	3	2	5	6	2
	2%	1%	2%	3%	2%	0	2%	3%	2%	0	3%	2%	3%	2%	1%
EUR 500 or More	20	14	7	1	7	6	6	1	7	6	3	3	5	10	6
	3%	4%	2%	1%	3%	3%	3%	1%	3%	3%	3%	3%	3%	3%	2%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	55	33	22	14	19	14	9	14	19	14	3	6	10	24	20
	7%	9%	6%	14%	8%	7%	4%	14%	8%	7%	3%	6%	7%	8%	7%

QD12AT1. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

INDICATE TOTAL AMOUNT

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	739	373	366	95	245	202	197	95	245	202	97	100	143	319	277
Average	67,4	74,1	60,7	59,9	68,1	74,9	62,3	59,9	68,1	74,9	64,3	60,3	69,4	78,4	53,8

QD12AT1. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

INDICATE TOTAL AMOUNT

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	739	43	341	355	90	328	97	44	44	23	113	363	375	45	694	209	367	164	237	502	656	73	10
EUR 0	303	15	147	141	29	142	34	17	23	8	51	143	160	27	276	99	148	57	106	198	279	22	2
	41%	36%	43%	40%	33%	43%	35%	38%	52%	35%	45%	39%	43%	60%	40%	47%	40%	35%	45%	39%	43%	31%	19%
EUR 1 - EUR 99	245	14	105	125	29	108	34	13	14	10	36	120	124	9	235	77	117	51	79	166	221	21	2
	33%	32%	31%	35%	33%	33%	35%	29%	32%	44%	32%	33%	33%	20%	34%	37%	32%	31%	33%	33%	34%	29%	20%
EUR 100 - EUR 199	68	6	27	35	14	29	8	6	1	2	8	35	33	0	68	12	38	18	21	47	58	9	1
	9%	14%	8%	10%	16%	9%	9%	14%	2%	9%	7%	10%	9%	0	10%	6%	10%	11%	9%	9%	9%	12%	10%
EUR 200 - EUR 349	36	2	16	18	5	18	6	1	1	0	5	15	21	1	35	2	21	13	9	27	34	2	0
	5%	5%	5%	5%	6%	6%	6%	2%	2%	0	4%	4%	6%	2%	5%	1%	6%	8%	4%	5%	5%	2%	0
EUR 350 - EUR 499	12	1	8	4	5	3	1	0	1	0	3	6	7	0	12	2	5	5	1	11	11	1	0
	2%	2%	2%	1%	5%	1%	1%	0	2%	0	2%	2%	2%	0	2%	1%	1%	3%	0	2%	2%	1%	0
EUR 500 or More	20	2	11	8	1	10	2	1	2	1	3	10	10	1	19	5	8	8	6	14	17	2	1
	3%	5%	3%	2%	1%	3%	2%	2%	4%	4%	3%	3%	3%	2%	3%	2%	2%	5%	3%	3%	3%	3%	10%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	55	3	28	24	7	18	12	7	2	2	7	35	19	7	48	13	31	11	16	38	35	15	4
	7%	7%	8%	7%	7%	6%	12%	16%	5%	8%	6%	10%	5%	15%	7%	6%	9%	7%	7%	8%	5%	21%	42%

QD12AT1. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

INDICATE TOTAL AMOUNT

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	739	43	341	355	90	328	97	44	44	23	113	363	375	45	694	209	367	164	237	502	656	73	10
Average	67,4	82,7	67,7	65,2	79,3	70,5	71	57,4	52,9	49,1	58,9	65,4	69,4	31,8	69,5	53,3	62,1	97,1	50	75,7	65,8	75,5	149,7

QD13. You indicated a price of [INSERT AMOUNT PAID FROM QD3] for the appliance.

What is the most you would now pay for this appliance taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress?

FILTER: ASK QD13 IF [AMOUNT FROM QD3]=TRUE OR IF QD3A=9999999

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	701	353	349	83	230	195	193	83	230	195	96	97	132	302	267
Would pay the same price again	171	86	86	20	46	48	56	20	46	48	24	32	33	66	73
	24%	24%	25%	25%	20%	25%	29%	25%	20%	25%	25%	33%	25%	22%	27%
Would pay three quarters of the price	172	86	86	20	63	56	32	20	63	56	13	19	26	70	75
	24%	24%	25%	24%	27%	29%	17%	24%	27%	29%	14%	19%	20%	23%	28%
Would pay half the price	101	51	50	16	50	19	16	16	50	19	10	6	26	50	25
	14%	14%	14%	19%	22%	10%	8%	19%	22%	10%	10%	6%	20%	16%	9%
Would pay one quarter of the price	36	15	21	10	15	8	4	10	15	8	2	2	7	14	15
	5%	4%	6%	12%	7%	4%	2%	12%	7%	4%	2%	2%	5%	5%	6%
I wouldn't buy again	220	113	107	17	56	64	84	17	56	64	47	37	40	103	78
	31%	32%	31%	20%	24%	33%	43%	20%	24%	33%	49%	38%	30%	34%	29%
Don't know	1	1	0	0	0	0	1	0	0	0	0	1	0	0	1
	0	0	0	0	0	0	1%	0	0	0	0	1%	0	0	0

QD13. You indicated a price of [INSERT AMOUNT PAID FROM QD3] for the appliance.

What is the most you would now pay for this appliance taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress?

FILTER: ASK QD13 IF [AMOUNT FROM QD3]=TRUE OR IF QD3A=9999999

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	701	40	321	341	88	317	87	37	41	22	111	337	363	40	661	205	345	151	232	470	633	60	8
Would pay the same price again	171	12	79	81	13	76	25	10	8	4	36	77	94	12	160	65	71	35	55	116	159	11	1
	24%	29%	25%	24%	15%	24%	29%	27%	20%	17%	32%	23%	26%	29%	24%	32%	21%	23%	24%	25%	25%	18%	12%
Would pay three quarters of the price	172	10	73	89	23	102	12	8	6	2	18	82	90	9	163	50	82	39	66	105	155	13	3
	24%	25%	23%	26%	27%	32%	14%	21%	15%	8%	16%	24%	25%	21%	25%	24%	24%	26%	29%	22%	25%	22%	36%
Would pay half the price	101	4	51	46	14	44	15	7	7	7	8	52	48	6	95	21	60	20	29	72	83	18	0
	14%	10%	16%	13%	16%	14%	17%	18%	17%	32%	7%	16%	13%	15%	14%	10%	17%	13%	12%	15%	13%	29%	0
Would pay one quarter of the price	36	3	14	19	3	13	7	7	2	1	4	16	21	1	35	7	23	6	8	28	26	9	1
	5%	7%	4%	6%	3%	4%	8%	18%	4%	4%	3%	5%	6%	2%	5%	4%	7%	4%	3%	6%	4%	14%	12%
I wouldn't buy again	220	11	104	104	34	82	27	6	18	9	44	110	109	12	208	60	109	51	74	147	207	10	3
	31%	29%	33%	31%	39%	26%	32%	16%	44%	39%	40%	33%	30%	30%	31%	29%	32%	34%	32%	31%	33%	16%	40%
Don't know	1	0	0	1	0	0	0	0	0	0	1	0	1	1	0	1	0	0	0	1	1	0	0
	0	0	0	0	0	0	0	0	0	0	1%	0	0	3%	0	1%	0	0	0	0	0	0	0



QD14. Which of these, if any, has the seller done so far in response to the problem?  
Mark all that apply.

FILTER: ASK QD14 IF QD9 = CODES 1 TO 12

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	694	349	345	90	233	191	179	90	233	191	89	90	131	304	259
Acknowledged problem	239	118	121	33	72	66	67	33	72	66	38	29	48	98	92
	34%	34%	35%	36%	31%	35%	38%	36%	31%	35%	43%	32%	37%	32%	36%
Investigating problem	127	58	68	17	44	34	31	17	44	34	17	13	23	49	54
	18%	17%	20%	19%	19%	18%	17%	19%	19%	18%	20%	15%	18%	16%	21%
Gave a satisfactory explanation	92	40	52	22	31	19	20	22	31	19	13	7	14	43	36
	13%	12%	15%	24%	13%	10%	11%	24%	13%	10%	15%	8%	11%	14%	14%
Gave an unsatisfactory explanation	133	74	59	20	40	36	37	20	40	36	18	19	20	68	44
	19%	21%	17%	22%	17%	19%	21%	22%	17%	19%	20%	21%	16%	22%	17%
Repaired or replaced the appliance	217	105	113	23	88	53	54	23	88	53	26	28	48	89	80
	31%	30%	33%	25%	38%	28%	30%	25%	38%	28%	29%	31%	37%	29%	31%
Gave a partial or full refund of the money I paid	69	32	38	13	21	15	20	13	21	15	9	11	11	29	30
	10%	9%	11%	14%	9%	8%	11%	14%	9%	8%	11%	12%	8%	9%	11%
Gave credit note or voucher	29	20	9	6	10	8	5	6	10	8	1	4	5	14	11
	4%	6%	3%	6%	4%	4%	3%	6%	4%	4%	1%	5%	4%	4%	4%
Gave compensation for damages or losses	38	20	18	6	14	10	8	6	14	10	5	3	6	16	15
	5%	6%	5%	6%	6%	5%	4%	6%	6%	5%	5%	3%	5%	5%	6%
Told me that my legal guarantee was no longer valid	66	41	25	5	16	21	24	5	16	21	9	15	10	33	23
	10%	12%	7%	5%	7%	11%	13%	5%	7%	11%	10%	17%	8%	11%	9%

QD14. Which of these, if any, has the seller done so far in response to the problem?  
Mark all that apply.

FILTER: ASK QD14 IF QD9 = CODES 1 TO 12

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	694	349	345	90	233	191	179	90	233	191	89	90	131	304	259
Other	29	9	19	4	6	8	11	4	6	8	6	6	6	13	10
	4%	3%	6%	4%	3%	4%	6%	4%	3%	4%	6%	6%	5%	4%	4%
Total 'GAVE REIMBURSEMENT OR COMPENSATION'	124	66	59	22	40	31	31	22	40	31	14	17	19	53	52
	18%	19%	17%	25%	17%	16%	17%	25%	17%	16%	16%	19%	14%	18%	20%
Total 'AT LEAST ONE ACTION'	637	317	320	86	214	177	160	86	214	177	80	80	116	286	234
	92%	91%	93%	95%	92%	92%	90%	95%	92%	92%	90%	89%	89%	94%	90%
Has done nothing	57	33	25	5	19	14	19	5	19	14	9	10	14	18	25
	8%	9%	7%	5%	8%	8%	10%	5%	8%	8%	10%	11%	11%	6%	10%
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QD14. Which of these, if any, has the seller done so far in response to the problem?  
Mark all that apply.

FILTER: ASK QD14 IF QD9 = CODES 1 TO 12

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	694	38	323	333	84	312	93	42	43	22	98	337	356	0	694	199	350	144	226	468	616	69	9
Acknowledged problem	239	7	109	123	19	119	31	14	14	9	32	95	144	0	239	85	111	43	87	152	225	13	2
	34%	18%	34%	37%	23%	38%	33%	33%	33%	43%	33%	28%	40%	0	34%	43%	32%	30%	38%	33%	36%	18%	20%
Investigating problem	127	4	67	56	10	63	16	8	10	5	15	61	65	0	127	46	60	20	43	84	117	10	0
	18%	11%	21%	17%	12%	20%	17%	18%	24%	21%	15%	18%	18%	0	18%	23%	17%	14%	19%	18%	19%	14%	0
Gave a satisfactory explanation	92	3	50	39	15	43	7	10	5	4	9	44	48	0	92	25	48	19	30	62	78	10	4
	13%	8%	15%	12%	18%	14%	8%	23%	11%	17%	9%	13%	14%	0	13%	13%	14%	13%	13%	13%	13%	14%	43%
Gave an unsatisfactory explanation	133	11	59	63	13	56	17	10	10	6	20	65	68	0	133	32	77	23	48	85	115	17	1
	19%	28%	18%	19%	16%	18%	19%	23%	24%	27%	21%	19%	19%	0	19%	16%	22%	16%	21%	18%	19%	25%	11%
Repaired or replaced the appliance	217	8	107	102	24	99	37	9	15	8	25	97	120	0	217	54	129	35	63	155	198	18	1
	31%	22%	33%	31%	28%	32%	40%	22%	35%	35%	26%	29%	34%	0	31%	27%	37%	24%	28%	33%	32%	26%	11%
Gave a partial or full refund of the money I paid	69	4	34	31	11	28	10	4	4	2	11	29	41	0	69	30	32	7	35	34	61	6	3
	10%	10%	11%	9%	13%	9%	11%	9%	9%	8%	11%	9%	11%	0	10%	15%	9%	5%	16%	7%	10%	9%	27%
Gave credit note or voucher	29	1	14	15	5	12	3	3	2	0	4	15	14	0	29	11	16	2	12	18	24	5	1
	4%	3%	4%	4%	6%	4%	3%	7%	5%	0	4%	4%	4%	0	4%	5%	5%	1%	5%	4%	4%	7%	10%
Gave compensation for damages or losses	38	0	21	17	3	16	10	1	4	1	3	14	24	0	38	16	20	2	17	21	31	7	0
	5%	0	6%	5%	3%	5%	10%	2%	9%	5%	3%	4%	7%	0	5%	8%	6%	1%	7%	4%	5%	10%	0
Told me that my legal guarantee was no longer valid	66	2	33	31	12	19	8	5	2	3	17	43	23	0	66	4	28	34	8	58	62	4	0
	10%	5%	10%	9%	15%	6%	8%	11%	4%	14%	18%	13%	7%	0	10%	2%	8%	23%	3%	12%	10%	5%	0

QD14. Which of these, if any, has the seller done so far in response to the problem?  
Mark all that apply.

FILTER: ASK QD14 IF QD9 = CODES 1 TO 12

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	694	38	323	333	84	312	93	42	43	22	98	337	356	0	694	199	350	144	226	468	616	69	9
Other	29	3	15	11	4	10	1	1	4	0	8	15	14	0	29	10	8	11	9	20	25	4	0
	4%	7%	5%	3%	5%	3%	1%	2%	9%	0	9%	4%	4%	0	4%	5%	2%	7%	4%	4%	4%	5%	0
Total 'GAVE REIMBURSEMENT OR COMPENSATION'	124	5	61	59	15	54	21	8	7	3	17	55	69	0	124	52	62	11	58	66	104	17	3
	18%	13%	19%	18%	18%	17%	23%	18%	16%	13%	17%	16%	19%	0	18%	26%	18%	8%	26%	14%	17%	25%	37%
Total 'AT LEAST ONE ACTION'	637	34	298	304	72	295	81	40	40	19	89	307	330	0	637	186	322	128	208	429	565	62	9
	92%	90%	92%	91%	86%	94%	87%	95%	93%	87%	91%	91%	93%	0	92%	94%	92%	89%	92%	92%	92%	91%	100%
Has done nothing	57	4	24	29	12	17	12	2	3	3	9	30	26	0	57	13	28	16	18	39	51	6	0
	8%	10%	8%	9%	14%	6%	13%	5%	7%	13%	9%	9%	7%	0	8%	6%	8%	11%	8%	8%	8%	9%	0
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QD15A2. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the seller?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who received reimbursement of compensation'

FILTER: ASK QD15A IF QD14 = 6 OR 7

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	124	66	59	22	40	31	31	22	40	31	14	17	19	53	52
EUR 0	3 2%	1 2%	2 3%	1 5%	1 2%	0 0	1 3%	1 5%	1 2%	0 0	1 7%	0 0	1 5%	0 0	2 4%
EUR 1 - EUR 69	54 44%	32 48%	23 39%	8 37%	14 34%	16 51%	17 53%	8 37%	14 34%	16 51%	5 35%	12 69%	10 52%	24 44%	21 40%
EUR 70 - EUR 139	19 15%	8 13%	11 18%	5 21%	5 12%	6 19%	4 12%	5 21%	5 12%	6 19%	3 20%	1 6%	2 11%	8 14%	9 18%
EUR 140 - EUR 199	11 9%	3 4%	8 14%	1 4%	5 13%	3 9%	2 6%	1 4%	5 13%	3 9%	1 7%	1 6%	3 16%	6 11%	2 4%
EUR 200 - EUR 499	25 20%	13 20%	12 20%	8 34%	10 24%	4 12%	4 13%	8 34%	10 24%	4 12%	3 21%	1 6%	3 15%	9 17%	13 25%
EUR 500 or more	15 12%	10 15%	5 9%	1 4%	7 18%	3 9%	5 15%	1 4%	7 18%	3 9%	3 18%	2 13%	1 6%	7 13%	7 13%
Don't Know	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Average	219,3	241,4	194,1	163,8	308,8	179,8	183	163,8	308,8	179,8	244,5	134,1	185,6	204,3	247,4

QD15A2. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the seller?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who received reimbursement of compensation'

FILTER: ASK QD15A IF QD14 = 6 OR 7

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	124	5	61	59	15	54	21	8	7	3	17	55	69	0	124	52	62	11	58	66	104	17	3
EUR 0	3	1	2	0	0	1	0	1	1	0	0	1	2	0	3	1	2	0	2	1	3	0	0
	2%	20%	3%	0	0	2%	0	13%	15%	0	0	2%	3%	0	2%	2%	3%	0	3%	2%	3%	0	0
EUR 1 - EUR 69	54	3	23	28	4	21	8	4	5	2	11	23	32	0	54	22	26	6	27	27	45	8	2
	44%	60%	38%	48%	28%	38%	38%	51%	71%	61%	64%	41%	45%	0	44%	42%	42%	57%	47%	41%	44%	44%	44%
EUR 70 - EUR 139	19	0	8	11	3	11	2	2	1	0	0	8	12	0	19	11	7	2	8	11	17	2	0
	15%	0	13%	19%	20%	21%	9%	26%	15%	0	0	14%	17%	0	15%	21%	11%	15%	13%	17%	17%	11%	0
EUR 140 - EUR 199	11	0	7	4	3	6	1	0	0	0	1	5	6	0	11	2	9	0	4	7	10	0	1
	9%	0	11%	7%	20%	11%	5%	0	0	0	6%	9%	8%	0	9%	4%	14%	0	7%	10%	9%	0	28%
EUR 200 - EUR 499	25	2	14	9	4	7	9	1	1	0	3	13	11	0	25	10	12	2	11	13	18	6	1
	20%	40%	24%	15%	26%	14%	42%	12%	14%	0	18%	25%	17%	0	20%	20%	20%	18%	20%	20%	18%	33%	28%
EUR 500 or more	15	0	9	7	1	9	2	1	0	1	2	6	9	0	15	7	8	1	7	8	13	2	0
	12%	0	14%	11%	6%	16%	7%	11%	0	39%	13%	11%	13%	0	12%	13%	12%	10%	13%	12%	13%	12%	0
Don't Know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Average	219,3	150	263,5	179,9	157,4	257,9	199,6	198,7	110	489,5	178	201,5	233,6	0	219,3	253,8	204,1	143	203,4	233,1	224	214,6	107,5

QD15A1. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the seller?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QD15A IF QD14 = 6 OR 7

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	739	373	366	95	245	202	197	95	245	202	97	100	143	319	277
EUR 0	618	308	310	74	206	171	167	74	206	171	84	83	125	265	227
	84%	83%	85%	78%	84%	85%	85%	78%	84%	85%	86%	83%	88%	83%	82%
EUR 1 - EUR 69	51	31	21	7	13	16	16	7	13	16	4	12	9	24	19
	7%	8%	6%	8%	5%	8%	8%	8%	5%	8%	4%	12%	6%	7%	7%
EUR 70 - EUR 139	19	8	11	5	5	6	4	5	5	6	3	1	2	8	9
	3%	2%	3%	5%	2%	3%	2%	5%	2%	3%	3%	1%	1%	2%	3%
EUR 140 - EUR 199	11	3	8	1	5	3	2	1	5	3	1	1	3	6	2
	1%	1%	2%	1%	2%	1%	1%	1%	2%	1%	1%	1%	2%	2%	1%
EUR 200 - EUR 499	25	13	12	8	10	4	4	8	10	4	3	1	3	9	13
	3%	4%	3%	8%	4%	2%	2%	8%	4%	2%	3%	1%	2%	3%	5%
EUR 500 or more	15	10	5	1	7	3	5	1	7	3	3	2	1	7	7
	2%	3%	2%	1%	3%	1%	2%	1%	3%	1%	3%	2%	1%	2%	3%
Don't Know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Average	36	41,9	30	36,8	49,2	27,4	27,9	36,8	49,2	27,4	33,6	22,4	23,1	34,3	44,6

QD15A1. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the seller?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QD15A IF QD14 = 6 OR 7

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	739	43	341	355	90	328	97	44	44	23	113	363	375	45	694	209	367	164	237	502	656	73	10
EUR 0	618	39	282	297	75	275	76	38	38	20	97	309	307	45	573	158	307	153	181	437	555	56	7
	84%	91%	83%	84%	83%	84%	78%	85%	87%	88%	85%	85%	82%	100%	83%	76%	84%	93%	76%	87%	85%	76%	66%
EUR 1 - EUR 69	51	2	21	28	4	20	8	3	4	2	11	22	30	0	51	21	24	6	25	26	42	8	2
	7%	5%	6%	8%	5%	6%	8%	6%	9%	8%	9%	6%	8%	0	7%	10%	7%	4%	11%	5%	6%	10%	15%
EUR 70 - EUR 139	19	0	8	11	3	11	2	2	1	0	0	8	12	0	19	11	7	2	8	11	17	2	0
	3%	0	2%	3%	3%	3%	2%	4%	2%	0	0	2%	3%	0	3%	5%	2%	1%	3%	2%	3%	3%	0
EUR 140 - EUR 199	11	0	7	4	3	6	1	0	0	0	1	5	6	0	11	2	9	0	4	7	10	0	1
	1%	0	2%	1%	3%	2%	1%	0	0	0	1%	1%	2%	0	2%	1%	2%	0	2%	1%	1%	0	10%
EUR 200 - EUR 499	25	2	14	9	4	7	9	1	1	0	3	13	11	0	25	10	12	2	11	13	18	6	1
	3%	5%	4%	2%	4%	2%	9%	2%	2%	0	3%	4%	3%	0	4%	5%	3%	1%	5%	3%	3%	8%	9%
EUR 500 or more	15	0	9	7	1	9	2	1	0	1	2	6	9	0	15	7	8	1	7	8	13	2	0
	2%	0	3%	2%	1%	3%	2%	2%	0	5%	2%	2%	2%	0	2%	3%	2%	1%	3%	2%	2%	3%	0
Don't Know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Average	36	13,8	45,3	29,7	26,5	41,6	43,4	29,4	14,8	60,7	26,4	29,8	42	0	38,3	61,6	33,2	9,6	48,1	30,2	34,3	50,7	36,2



QD16. To what extent has the problem been resolved?

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	739	373	366	95	245	202	197	95	245	202	97	100	143	319	277
Fully resolved	393	186	207	40	141	112	100	40	141	112	52	47	76	152	165
	53%	50%	56%	42%	58%	55%	50%	42%	58%	55%	54%	47%	53%	48%	59%
Partly resolved	115	62	53	27	42	26	20	27	42	26	10	10	16	66	33
	16%	17%	15%	28%	17%	13%	10%	28%	17%	13%	11%	10%	11%	21%	12%
Not yet resolved but I was informed that the investigation is ongoing	115	57	57	15	39	28	32	15	39	28	16	16	25	52	37
	16%	15%	16%	16%	16%	14%	16%	16%	16%	14%	16%	16%	18%	16%	13%
Not yet resolved and I have not received any reply	53	30	23	7	15	16	15	7	15	16	9	6	9	26	18
	7%	8%	6%	7%	6%	8%	8%	7%	6%	8%	9%	6%	6%	8%	6%
Not resolved and I decided not to do anything about it	63	37	26	6	8	19	31	6	8	19	10	21	17	22	24
	9%	10%	7%	6%	3%	9%	16%	6%	3%	9%	10%	21%	12%	7%	9%
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QD16. To what extent has the problem been resolved?

	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER			
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	739	43	341	355	90	328	97	44	44	23	113	363	375	45	694	209	367	164	237	502	656	73	10
Fully resolved	393	15	177	201	46	192	51	16	24	13	51	177	216	14	378	125	196	71	133	260	370	19	4
	53%	36%	52%	57%	51%	58%	52%	37%	54%	54%	45%	49%	58%	32%	55%	60%	53%	44%	56%	52%	56%	26%	37%
Partly resolved	115	7	48	61	11	45	18	16	5	5	15	57	58	8	108	35	56	24	34	81	104	10	1
	16%	16%	14%	17%	12%	14%	19%	37%	12%	20%	13%	16%	16%	17%	16%	17%	15%	15%	14%	16%	16%	14%	10%
Not yet resolved but I was informed that the investigation is ongoing	115	8	60	47	11	49	15	8	9	2	20	64	51	8	107	27	55	33	40	75	86	26	3
	16%	18%	18%	13%	13%	15%	15%	19%	21%	8%	18%	18%	14%	18%	15%	13%	15%	20%	17%	15%	13%	36%	25%
Not yet resolved and I have not received any reply	53	4	26	24	11	24	7	0	3	3	6	31	22	3	50	17	25	12	18	35	43	7	3
	7%	9%	7%	7%	12%	7%	7%	0	7%	13%	5%	8%	6%	7%	7%	8%	7%	7%	7%	7%	7%	10%	29%
Not resolved and I decided not to do anything about it	63	9	31	24	11	19	6	3	3	1	21	34	28	12	51	5	35	24	13	50	53	10	0
	9%	20%	9%	7%	12%	6%	6%	7%	7%	4%	18%	9%	7%	27%	7%	2%	9%	14%	6%	10%	8%	14%	0
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QD17A. How long did the problem last until it was fully resolved?

FILTER: ASK QD17A IF QD16=1

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	393	186	207	40	141	112	100	40	141	112	52	47	76	152	165
Less than one day	34	16	17	4	8	10	12	4	8	10	7	5	5	15	14
	9%	9%	8%	10%	6%	9%	12%	10%	6%	9%	13%	10%	6%	10%	8%
One day to less than a week	132	69	63	16	47	39	30	16	47	39	13	17	23	51	58
	34%	37%	31%	40%	33%	35%	30%	40%	33%	35%	26%	35%	30%	34%	35%
One week to less than one month	155	70	85	16	57	41	41	16	57	41	22	19	29	62	64
	39%	38%	41%	40%	40%	36%	41%	40%	40%	36%	43%	40%	38%	41%	39%
One month to less than three months	53	19	33	4	23	15	12	4	23	15	8	4	14	16	23
	13%	10%	16%	10%	16%	13%	12%	10%	16%	13%	15%	8%	18%	10%	14%
Three months to less than six months	16	9	7	0	6	6	4	0	6	6	1	3	6	7	3
	4%	5%	3%	0	4%	5%	4%	0	4%	5%	2%	6%	8%	5%	2%
Six months to less than a year	2	2	0	0	1	1	0	0	1	1	0	0	0	1	1
	0	1%	0	0	1%	1%	0	0	1%	1%	0	0	0	1%	0
A year or more	2	1	1	0	0	1	1	0	0	1	1	0	0	0	2
	0	0	0	0	0	1%	1%	0	0	1%	2%	0	0	0	1%
TOTAL 'LESS THAN A MONTH'	320	155	165	36	112	89	83	36	112	89	43	41	56	128	136
	82%	83%	80%	90%	79%	80%	84%	90%	79%	80%	82%	85%	74%	84%	82%
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	69	29	40	4	29	21	16	4	29	21	9	7	20	23	26
	18%	15%	20%	10%	20%	19%	16%	10%	20%	19%	17%	15%	26%	15%	16%

QD17A. How long did the problem last until it was fully resolved?

FILTER: ASK QD17A IF QD16=1

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	393	186	207	40	141	112	100	40	141	112	52	47	76	152	165
TOTAL 'SIX MONTHS OR MORE'	4	3	1	0	1	2	1	0	1	2	1	0	0	1	3
	1%	1%	0	0	1%	2%	1%	0	1%	2%	2%	0	0	1%	2%
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QD17A. How long did the problem last until it was fully resolved?

FILTER: ASK QD17A IF QD16=1

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	393	15	177	201	46	192	51	16	24	13	51	177	216	14	378	125	196	71	133	260	370	19	4
Less than one day	34	1	15	18	5	16	4	2	1	0	6	16	18	3	31	16	12	6	11	23	30	3	1
	9%	6%	8%	9%	11%	8%	9%	13%	3%	0	11%	9%	8%	19%	8%	12%	6%	8%	8%	9%	8%	14%	22%
One day to less than a week	132	8	61	63	13	64	24	6	5	5	16	62	70	8	124	43	63	26	42	90	124	8	0
	34%	50%	35%	31%	29%	33%	47%	35%	21%	36%	30%	35%	32%	53%	33%	34%	32%	36%	32%	34%	34%	41%	0
One week to less than one month	155	4	69	82	20	82	12	6	11	5	19	71	84	2	153	50	85	20	51	104	150	4	1
	39%	24%	39%	41%	44%	43%	25%	34%	45%	39%	36%	40%	39%	14%	40%	40%	43%	27%	38%	40%	40%	20%	26%
One month to less than three months	53	2	24	27	6	21	7	3	6	1	9	22	30	1	52	16	26	10	21	32	50	2	1
	13%	13%	13%	13%	13%	11%	14%	18%	25%	8%	17%	13%	14%	7%	14%	13%	14%	15%	16%	12%	13%	11%	26%
Three months to less than six months	16	1	7	8	1	7	3	0	1	1	3	4	12	1	15	1	8	7	6	10	14	1	1
	4%	6%	4%	4%	2%	4%	6%	0	4%	9%	6%	2%	6%	7%	4%	1%	4%	10%	5%	4%	4%	5%	26%
Six months to less than a year	2	0	0	2	0	2	0	0	0	0	0	1	1	0	2	0	0	2	1	1	1	1	0
	0	0	0	1%	0	1%	0	0	0	0	0	1%	0	0	0	0	0	2%	1%	0	0	5%	0
A year or more	2	0	1	1	1	0	0	0	0	1	0	1	1	0	2	0	1	1	1	1	1	1	0
	0	0	0	0	2%	0	0	0	0	8%	0	1%	0	0	0	0	0	1%	1%	0	0	4%	0
TOTAL 'LESS THAN A MONTH'	320	13	145	163	38	162	41	13	17	9	40	149	172	12	308	109	160	51	104	216	305	14	2
	82%	81%	82%	81%	83%	84%	80%	82%	70%	75%	78%	84%	80%	86%	81%	87%	82%	72%	79%	83%	82%	75%	48%
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	69	3	31	35	7	28	10	3	7	2	12	27	42	2	67	17	35	17	27	42	64	3	2
	18%	19%	18%	17%	15%	15%	20%	18%	30%	17%	22%	15%	20%	14%	18%	13%	18%	24%	20%	16%	17%	16%	52%

QD17A. How long did the problem last until it was fully resolved?

FILTER: ASK QD17A IF QD16=1

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	393	15	177	201	46	192	51	16	24	13	51	177	216	14	378	125	196	71	133	260	370	19	4
TOTAL 'SIX MONTHS OR MORE'	4 1%	0 0	1 0	3 1%	1 2%	2 1%	0 0	0 0	0 0	1 8%	0 0	2 1%	2 1%	0 0	4 1%	0 0	1 0	3 4%	2 1%	2 1%	2 0	2 9%	0 0
Don't remember	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0

QD17B. How long did the problem last until it was partly resolved?

FILTER: ASK QD17A IF QD16=2

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	115	62	53	27	42	26	20	27	42	26	10	10	16	66	33
Less than one day	6 5%	2 3%	4 7%	1 4%	3 7%	1 4%	1 5%	1 4%	3 7%	1 4%	1 10%	0 0	0 0	3 5%	3 8%
One day to less than a week	24 21%	14 23%	10 18%	6 21%	11 26%	5 19%	3 14%	6 21%	11 26%	5 19%	2 18%	1 11%	3 19%	13 20%	8 23%
One week to less than one month	50 43%	26 42%	24 44%	13 50%	16 39%	15 57%	5 24%	13 50%	16 39%	15 57%	3 27%	2 21%	10 63%	26 39%	14 41%
One month to less than three months	17 15%	9 15%	9 16%	6 22%	6 14%	1 3%	5 24%	6 22%	6 14%	1 3%	2 18%	3 30%	2 13%	12 18%	4 11%
Three months to less than six months	12 10%	6 10%	6 11%	1 4%	5 12%	4 14%	2 12%	1 4%	5 12%	4 14%	1 8%	2 17%	1 6%	7 10%	4 13%
Six months to less than a year	3 3%	3 5%	0 0	0 0	0 0	0 0	3 15%	0 0	0 0	0 0	2 19%	1 10%	0 0	2 3%	1 3%
A year or more	3 3%	1 2%	2 4%	0 0	1 2%	1 4%	1 5%	0 0	1 2%	1 4%	0 0	1 11%	0 0	3 4%	0 0
TOTAL 'LESS THAN A MONTH'	80 69%	42 69%	37 70%	20 75%	30 72%	21 79%	9 44%	20 75%	30 72%	21 79%	6 55%	3 32%	13 82%	43 64%	24 73%
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	30 26%	15 25%	14 27%	7 25%	11 26%	4 17%	7 36%	7 25%	11 26%	4 17%	3 26%	5 47%	3 18%	19 28%	8 24%

QD17B. How long did the problem last until it was partly resolved?

FILTER: ASK QD17A IF QD16=2

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	115	62	53	27	42	26	20	27	42	26	10	10	16	66	33
TOTAL 'SIX MONTHS OR MORE'	6 5%	4 6%	2 4%	0 0	1 2%	1 4%	4 20%	0 0	1 2%	1 4%	2 19%	2 21%	0 0	5 7%	1 3%
Don't remember	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0



QD17B. How long did the problem last until it was partly resolved?

FILTER: ASK QD17A IF QD16=2

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	115	7	48	61	11	45	18	16	5	5	15	57	58	8	108	35	56	24	34	81	104	10	1
Less than one day	6	0	4	2	0	2	2	1	1	0	0	2	4	3	3	2	2	2	1	5	6	0	0
	5%	0	8%	3%	0	4%	11%	6%	20%	0	0	4%	7%	40%	3%	6%	3%	8%	3%	6%	6%	0	0
One day to less than a week	24	3	13	8	3	12	3	2	2	1	2	12	12	0	24	8	13	4	8	16	19	4	1
	21%	45%	28%	13%	26%	26%	16%	11%	41%	22%	12%	21%	21%	0	22%	23%	22%	15%	24%	20%	18%	39%	100%
One week to less than one month	50	3	19	28	4	19	10	8	2	2	5	27	23	4	46	17	24	8	20	30	45	5	0
	43%	41%	40%	46%	39%	42%	58%	47%	39%	39%	31%	48%	39%	50%	43%	50%	43%	34%	59%	37%	43%	44%	0
One month to less than three months	17	1	6	11	4	4	1	5	0	1	3	8	10	0	17	4	12	2	4	14	17	0	0
	15%	14%	12%	18%	34%	9%	5%	30%	0	21%	19%	14%	16%	0	16%	11%	21%	8%	11%	17%	17%	0	0
Three months to less than six months	12	0	5	8	0	7	1	1	0	1	2	6	6	1	11	4	4	5	1	11	10	2	0
	10%	0	10%	12%	0	15%	5%	6%	0	18%	16%	11%	10%	11%	10%	11%	7%	19%	3%	14%	10%	16%	0
Six months to less than a year	3	0	0	3	0	1	0	0	0	0	2	0	3	0	3	0	2	1	0	3	3	0	0
	3%	0	0	5%	0	2%	0	0	0	0	13%	0	5%	0	3%	0	3%	4%	0	4%	3%	0	0
A year or more	3	0	1	2	0	1	1	0	0	0	1	2	1	0	3	0	0	3	0	3	3	0	0
	3%	0	2%	3%	0	2%	5%	0	0	0	7%	4%	2%	0	3%	0	0	12%	0	4%	3%	0	0
TOTAL 'LESS THAN A MONTH'	80	6	36	37	7	32	15	10	5	3	7	41	39	7	73	28	39	14	29	51	70	9	1
	69%	86%	76%	62%	66%	72%	85%	63%	100%	60%	44%	72%	67%	89%	68%	78%	69%	57%	86%	62%	68%	84%	100%
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	30	1	10	18	4	11	2	6	0	2	5	14	15	1	29	8	15	6	5	25	28	2	0
	26%	14%	22%	30%	34%	24%	10%	37%	0	40%	36%	25%	26%	11%	27%	22%	28%	27%	14%	31%	27%	16%	0

QD17B. How long did the problem last until it was partly resolved?

FILTER: ASK QD17A IF QD16=2

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	115	7	48	61	11	45	18	16	5	5	15	57	58	8	108	35	56	24	34	81	104	10	1
TOTAL 'SIX MONTHS OR MORE'	6 5%	0 0	1 2%	5 8%	0 0	2 4%	1 5%	0 0	0 0	0 0	3 20%	2 4%	4 7%	0 0	6 5%	0 0	2 3%	4 16%	0 0	6 7%	6 6%	0 0	0 0
Don't remember	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0

QD17C. How long has the problem lasted so far?

FILTER: ASK QD17A IF QD16= 3 OR 4

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	168	87	80	22	54	45	47	22	54	45	24	22	34	79	55
Less than one day	1 1%	0 0%	1 1%	0 0%	1 2%	0 0%	0 0%	0 0%	1 2%	0 0%	0 0%	0 0%	0 0%	1 1%	0 0%
One day to less than a week	15 9%	10 11%	5 6%	3 12%	6 11%	3 7%	3 6%	3 12%	6 11%	3 7%	3 12%	0 0%	3 9%	9 11%	3 5%
One week to less than one month	50 30%	23 26%	27 33%	8 34%	17 31%	10 21%	16 34%	8 34%	17 31%	10 21%	8 32%	8 36%	11 33%	20 26%	19 34%
One month to less than three months	44 26%	23 26%	21 26%	8 36%	15 27%	11 24%	11 23%	8 36%	15 27%	11 24%	5 19%	6 27%	6 17%	24 30%	14 25%
Three months to less than six months	30 18%	14 16%	16 20%	3 14%	6 11%	15 33%	6 13%	3 14%	6 11%	15 33%	2 8%	4 19%	9 26%	13 16%	8 15%
Six months to less than a year	15 9%	10 11%	5 6%	1 5%	7 12%	5 11%	2 4%	1 5%	7 12%	5 11%	0 0%	2 9%	2 6%	6 8%	7 12%
A year or more	14 8%	8 9%	6 7%	0 0%	3 5%	2 4%	9 19%	0 0%	3 5%	2 4%	7 29%	2 9%	3 9%	6 7%	5 9%
TOTAL 'LESS THAN A MONTH'	66 39%	33 37%	33 41%	10 46%	24 44%	13 28%	19 41%	10 46%	24 44%	13 28%	11 44%	8 36%	14 42%	30 38%	21 39%
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	74 44%	37 42%	37 46%	11 49%	21 38%	25 57%	17 36%	11 49%	21 38%	25 57%	7 27%	10 45%	15 44%	37 47%	22 40%

QD17C. How long has the problem lasted so far?

FILTER: ASK QD17A IF QD16= 3 OR 4

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	168	87	80	22	54	45	47	22	54	45	24	22	34	79	55
TOTAL 'SIX MONTHS OR MORE'	29	18	11	1	10	7	11	1	10	7	7	4	5	12	12
	17%	20%	13%	5%	18%	15%	24%	5%	18%	15%	29%	18%	15%	15%	21%
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QD17C. How long has the problem lasted so far?

FILTER: ASK QD17A IF QD16= 3 OR 4

	ACHIEVED EDUCATION				OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU	
TOTAL	168	12	86	70	22	73	22	8	12	5	26	95	73	11	157	43	80	45	57	110	129	33	6	
Less than one day	1	0	0	1	0	1	0	0	0	0	0	1	0	0	1	0	1	0	1	0	1	0	0	
	1%	0	0	1%	0	1%	0	0	0	0	0	1%	0	0	1%	0	1%	0	2%	0	1%	0	0	
One day to less than a week	15	3	7	5	0	10	2	1	0	0	2	7	8	1	14	5	8	2	7	8	10	5	0	
	9%	26%	8%	7%	0	14%	9%	11%	0	0	8%	7%	11%	9%	9%	11%	10%	4%	12%	7%	8%	14%	0	
One week to less than one month	50	4	24	22	4	22	6	2	4	0	12	26	24	0	50	15	18	17	17	32	37	11	2	
	30%	33%	28%	31%	18%	30%	29%	22%	33%	0	46%	28%	32%	0	32%	34%	22%	39%	30%	29%	29%	32%	36%	
One month to less than three months	44	0	24	20	8	14	7	4	4	2	6	25	19	5	39	11	27	5	8	36	32	11	2	
	26%	0	28%	28%	37%	19%	30%	44%	33%	39%	23%	26%	26%	46%	25%	27%	34%	12%	13%	33%	25%	31%	28%	
Three months to less than six months	30	3	17	10	6	13	4	2	2	1	2	16	14	0	30	9	11	10	14	16	24	6	0	
	18%	24%	20%	14%	27%	18%	18%	24%	17%	21%	8%	17%	19%	0	19%	21%	13%	22%	24%	15%	19%	17%	0	
Six months to less than a year	15	1	8	6	3	5	2	0	2	1	2	12	3	1	14	2	10	3	5	10	12	1	2	
	9%	8%	9%	8%	14%	7%	9%	0	17%	20%	8%	12%	4%	9%	9%	4%	12%	7%	9%	9%	9%	3%	37%	
A year or more	14	1	6	7	1	9	1	0	0	1	2	8	6	4	10	1	6	7	6	8	13	1	0	
	8%	9%	7%	10%	5%	12%	4%	0	0	20%	8%	9%	8%	36%	6%	2%	8%	15%	10%	7%	10%	3%	0	
TOTAL 'LESS THAN A MONTH'	66	7	31	28	4	33	8	3	4	0	14	34	32	1	65	20	26	19	25	40	48	15	2	
	39%	59%	36%	39%	18%	45%	38%	32%	33%	0	54%	36%	43%	9%	41%	46%	33%	44%	44%	37%	37%	46%	36%	
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	74	3	41	30	14	26	11	6	6	3	8	41	33	5	69	21	38	15	21	52	56	16	2	
	44%	24%	48%	42%	63%	36%	49%	68%	50%	60%	31%	43%	45%	46%	44%	48%	47%	34%	37%	47%	43%	49%	28%	

QD17C. How long has the problem lasted so far?

FILTER: ASK QD17A IF QD16= 3 OR 4

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	168	12	86	70	22	73	22	8	12	5	26	95	73	11	157	43	80	45	57	110	129	33	6
TOTAL 'SIX MONTHS OR MORE'	29 17%	2 17%	14 16%	13 18%	4 19%	14 19%	3 13%	0 0	2 17%	2 40%	4 15%	20 21%	9 12%	5 45%	24 15%	3 7%	16 20%	10 22%	11 19%	18 16%	25 19%	2 6%	2 37%
Don't remember	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0

QD17D. How long did the problem last until you decided not to do anything about it?

FILTER: ASK QD17A IF QD16=5

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	63	37	26	6	8	19	31	6	8	19	10	21	17	22	24
Less than one day	6	2	5	1	0	2	4	1	0	2	1	3	2	1	4
	10%	5%	18%	18%	0	10%	11%	18%	0	10%	10%	12%	9%	4%	17%
One day to less than a week	16	9	8	0	3	6	8	0	3	6	3	5	3	6	7
	26%	24%	29%	0	35%	30%	26%	0	35%	30%	33%	23%	18%	27%	31%
One week to less than one month	17	9	8	3	1	5	9	3	1	5	4	5	6	8	4
	27%	25%	30%	50%	13%	26%	28%	50%	13%	26%	38%	23%	33%	35%	16%
One month to less than three months	9	8	1	1	2	3	3	1	2	3	0	3	2	3	4
	14%	21%	4%	18%	26%	14%	10%	18%	26%	14%	0	14%	11%	13%	17%
Three months to less than six months	3	1	2	0	1	0	2	0	1	0	0	2	1	2	0
	5%	3%	7%	0	13%	0	6%	0	13%	0	0	9%	6%	9%	0
Six months to less than a year	2	2	0	0	0	1	1	0	0	1	1	0	0	1	1
	3%	5%	0	0	0	4%	3%	0	0	4%	10%	0	0	4%	4%
A year or more	10	7	3	1	1	3	5	1	1	3	1	4	4	2	4
	15%	18%	12%	14%	13%	16%	16%	14%	13%	16%	10%	18%	23%	8%	16%
TOTAL 'LESS THAN A MONTH'	40	20	20	4	4	12	20	4	4	12	8	12	10	14	15
	64%	54%	77%	68%	48%	66%	65%	68%	48%	66%	80%	58%	60%	66%	64%
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	12	9	3	1	3	3	5	1	3	3	0	5	3	5	4
	18%	23%	11%	18%	39%	14%	16%	18%	39%	14%	0	24%	17%	22%	17%

QD17D. How long did the problem last until you decided not to do anything about it?

FILTER: ASK QD17A IF QD16=5

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	63	37	26	6	8	19	31	6	8	19	10	21	17	22	24
TOTAL 'SIX MONTHS OR MORE'	11 18%	8 22%	3 12%	1 14%	1 13%	4 20%	6 19%	1 14%	1 13%	4 20%	2 20%	4 18%	4 23%	3 13%	5 20%
Don't remember	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0



QD17D. How long did the problem last until you decided not to do anything about it?

FILTER: ASK QD17A IF QD16=5

	ACHIEVED EDUCATION				OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	63	9	31	24	11	19	6	3	3	1	21	34	28	12	51	5	35	24	13	50	53	10	0
Less than one day	6	2	1	4	0	1	1	1	1	0	3	4	3	3	4	2	5	0	1	6	6	0	0
	10%	23%	3%	15%	0	5%	16%	34%	35%	0	12%	12%	9%	21%	8%	41%	13%	0	7%	11%	12%	0	0
One day to less than a week	16	3	10	4	2	7	1	0	1	0	5	6	9	1	16	2	8	7	5	12	16	0	0
	26%	34%	32%	16%	19%	40%	22%	0	29%	0	23%	19%	32%	7%	31%	38%	23%	28%	36%	23%	31%	0	0
One week to less than one month	17	2	7	9	3	4	3	1	0	1	6	13	4	2	15	0	10	8	3	14	15	2	0
	27%	20%	22%	37%	27%	20%	48%	31%	0	100%	27%	39%	13%	16%	30%	0	28%	32%	21%	29%	29%	18%	0
One month to less than three months	9	0	7	2	4	1	1	1	1	0	1	4	5	2	7	1	4	4	1	8	8	1	0
	14%	0	22%	8%	35%	5%	14%	35%	36%	0	5%	11%	18%	16%	13%	21%	11%	16%	7%	16%	15%	10%	0
Three months to less than six months	3	0	2	1	0	1	0	0	0	0	2	1	2	0	3	0	3	0	1	2	2	1	0
	5%	0	6%	4%	0	5%	0	0	0	0	9%	3%	7%	0	6%	0	8%	0	8%	4%	4%	10%	0
Six months to less than a year	2	0	0	2	0	2	0	0	0	0	0	1	1	0	2	0	1	1	1	1	2	0	0
	3%	0	0	8%	0	10%	0	0	0	0	0	2%	4%	0	4%	0	3%	4%	6%	2%	3%	0	0
A year or more	10	2	5	3	2	3	0	0	0	0	5	5	5	5	5	0	5	5	2	8	3	7	0
	15%	23%	15%	13%	19%	15%	0	0	0	0	23%	14%	17%	41%	9%	0	14%	21%	15%	15%	6%	63%	0
TOTAL 'LESS THAN A MONTH'	40	7	18	16	5	12	5	2	2	1	13	24	15	5	35	4	22	14	8	32	38	2	0
	64%	77%	57%	67%	46%	65%	86%	65%	64%	100%	63%	70%	55%	43%	68%	79%	64%	60%	64%	63%	73%	18%	0
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	12	0	9	3	4	2	1	1	1	0	3	5	7	2	10	1	7	4	2	10	10	2	0
	18%	0	28%	12%	35%	11%	14%	35%	36%	0	14%	14%	25%	16%	19%	21%	20%	16%	14%	19%	18%	19%	0

QD17D. How long did the problem last until you decided not to do anything about it?

FILTER: ASK QD17A IF QD16=5

	Total	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU	
TOTAL	63	9	31	24	11	19	6	3	3	1	21	34	28	12	51	5	35	24	13	50	53	10	0	
TOTAL 'SIX MONTHS OR MORE'	11 18%	2 23%	5 15%	5 20%	2 19%	5 24%	0	0	0	0	5 23%	6 16%	6 21%	5 41%	6 13%	0	6 17%	6 24%	3 22%	9 17%	5 9%	7 63%	0	
Don't remember	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	

QD17T. Duration of the problem

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	739	373	366	95	245	202	197	95	245	202	97	100	143	319	277
Less than one day	41 5%	18 5%	22 6%	5 5%	12 5%	11 5%	13 7%	5 5%	12 5%	11 5%	8 8%	5 5%	5 3%	19 6%	17 6%
One day to less than a week	171 23%	93 25%	78 21%	25 26%	64 26%	46 23%	36 18%	25 26%	64 26%	46 23%	18 19%	18 18%	29 20%	74 23%	68 25%
One week to less than one month	254 34%	119 32%	135 37%	37 39%	90 37%	65 32%	62 31%	37 39%	90 37%	65 32%	33 34%	29 29%	50 35%	108 34%	96 35%
One month to less than three months	114 15%	51 14%	63 17%	18 19%	43 18%	26 13%	27 14%	18 19%	43 18%	26 13%	14 15%	13 13%	21 15%	52 16%	41 15%
Three months to less than six months	58 8%	29 8%	29 8%	4 4%	17 7%	24 12%	13 6%	4 4%	17 7%	24 12%	4 4%	9 9%	16 11%	27 8%	16 6%
Six months to less than a year	19 3%	14 4%	5 1%	1 1%	8 3%	6 3%	5 2%	1 1%	8 3%	6 3%	2 2%	3 3%	2 1%	9 3%	8 3%
A year or more	19 3%	10 3%	9 2%	0 0%	4 2%	4 2%	11 6%	0 0%	4 2%	4 2%	8 8%	3 3%	3 2%	9 3%	7 2%
TOTAL 'LESS THAN A MONTH'	466 63%	230 62%	235 64%	67 70%	166 68%	123 61%	111 56%	67 70%	166 68%	123 61%	59 61%	52 52%	83 58%	201 63%	181 65%
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	172 23%	81 22%	92 25%	22 23%	60 25%	51 25%	40 20%	22 23%	60 25%	51 25%	18 19%	22 22%	37 26%	78 25%	57 20%

QD17T. Duration of the problem

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	739	373	366	95	245	202	197	95	245	202	97	100	143	319	277
TOTAL 'SIX MONTHS OR MORE'	38	24	14	1	11	10	16	1	11	10	10	6	5	18	15
	5%	7%	4%	1%	5%	5%	8%	1%	5%	5%	10%	6%	3%	6%	6%
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Not Stated	63	37	26	6	8	19	31	6	8	19	10	21	17	22	24
	9%	10%	7%	6%	3%	9%	16%	6%	3%	9%	10%	21%	12%	7%	9%

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	739	43	341	355	90	328	97	44	44	23	113	363	375	45	694	209	367	164	237	502	656	73	10
Less than one day	41	1	19	21	5	19	7	3	2	0	6	19	22	6	35	18	15	8	13	27	37	3	1
	5%	2%	6%	6%	5%	6%	7%	7%	4%	0	5%	5%	6%	13%	5%	8%	4%	5%	6%	5%	6%	4%	8%
One day to less than a week	171	14	81	76	16	86	29	8	7	6	19	81	90	9	162	56	84	32	57	114	154	16	1
	23%	32%	24%	21%	18%	26%	30%	19%	16%	24%	17%	22%	24%	19%	23%	27%	23%	19%	24%	23%	23%	22%	10%
One week to less than one month	254	11	112	132	28	123	29	15	17	7	35	124	130	6	248	83	127	45	88	166	232	19	3
	34%	25%	33%	37%	32%	37%	30%	34%	38%	29%	31%	34%	35%	13%	36%	40%	35%	28%	37%	33%	35%	26%	29%
One month to less than three months	114	3	53	58	18	39	15	12	10	4	17	55	59	6	108	31	65	18	32	82	99	12	3
	15%	7%	16%	16%	20%	12%	15%	26%	23%	17%	15%	15%	16%	13%	16%	15%	18%	11%	13%	16%	15%	17%	24%
Three months to less than six months	58	4	29	26	7	27	8	3	3	3	8	26	32	2	56	14	23	22	21	37	49	8	1
	8%	9%	8%	7%	8%	8%	8%	7%	7%	13%	7%	7%	8%	4%	8%	7%	6%	13%	9%	7%	7%	12%	10%
Six months to less than a year	19	1	8	11	3	7	2	0	2	1	4	13	7	1	18	2	12	6	6	14	16	2	2
	3%	2%	2%	3%	3%	2%	2%	0	5%	4%	4%	4%	2%	2%	3%	1%	3%	3%	2%	3%	2%	2%	20%
A year or more	19	1	8	10	2	10	2	0	0	2	3	11	8	4	15	1	7	11	7	12	17	2	0
	3%	2%	2%	3%	2%	3%	2%	0	0	8%	3%	3%	2%	9%	2%	0	2%	7%	3%	2%	3%	2%	0
TOTAL 'LESS THAN A MONTH'	466	25	212	228	49	227	64	27	26	12	61	224	242	20	445	156	225	84	159	307	423	38	5
	63%	59%	62%	64%	55%	69%	67%	60%	59%	53%	53%	62%	65%	45%	64%	75%	61%	52%	67%	61%	65%	52%	46%
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	172	7	82	83	25	66	22	15	13	7	25	82	91	8	164	45	88	39	53	119	148	21	4
	23%	16%	24%	23%	28%	20%	23%	33%	30%	30%	22%	22%	24%	17%	24%	22%	24%	24%	22%	24%	23%	29%	34%

QD17T. Duration of the problem

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	739	43	341	355	90	328	97	44	44	23	113	363	375	45	694	209	367	164	237	502	656	73	10
TOTAL 'SIX MONTHS OR MORE'	38	2	16	20	5	17	4	0	2	3	7	24	14	5	33	3	19	16	13	25	32	4	2
	5%	5%	5%	6%	6%	5%	4%	0	5%	13%	6%	7%	4%	11%	5%	1%	5%	10%	5%	5%	5%	5%	20%
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Not Stated	63	9	31	24	11	19	6	3	3	1	21	34	28	12	51	5	35	24	13	50	53	10	0
	9%	20%	9%	7%	12%	6%	6%	7%	7%	4%	18%	9%	7%	27%	7%	2%	9%	14%	6%	10%	8%	14%	0

QD18. Thank you for reporting on your most serious problem.

With which of the goods or services listed below did you experience your SECOND most serious problem (i.e. that caused you the second most trouble or cost) in the last 12 months?

If your second most serious problem is with the same type of goods or services as your most serious problem, please select this category again.

This is the final problem we ask you to provide information on.

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	476	232	244	53	142	135	146	53	142	135	71	75	93	196	187
Mobile telephone services	80 17%	42 18%	38 15%	9 17%	28 19%	25 18%	18 12%	9 17%	28 19%	25 18%	10 15%	8 10%	15 16%	31 16%	33 18%
Electricity services	29 6%	19 8%	10 4%	3 5%	8 6%	8 6%	10 7%	3 5%	8 6%	8 6%	6 8%	4 5%	3 3%	15 7%	11 6%
Loans or credit	20 4%	13 6%	7 3%	5 10%	9 6%	3 2%	3 2%	5 10%	9 6%	3 2%	2 3%	1 1%	6 7%	12 6%	2 1%
Credit cards	12 2%	7 3%	5 2%	1 2%	6 4%	2 1%	3 2%	1 2%	6 4%	2 1%	1 1%	2 3%	1 1%	3 2%	8 4%
Large household appliances	21 4%	13 5%	9 4%	3 5%	7 5%	6 4%	6 4%	3 5%	7 5%	6 4%	3 4%	3 4%	5 5%	11 5%	6 3%
Train services	27 6%	9 4%	18 7%	6 11%	10 7%	7 5%	4 3%	6 11%	10 7%	7 5%	2 3%	2 3%	7 7%	8 4%	12 6%
Clothing, footwear and bags	71 15%	25 11%	46 19%	11 21%	30 21%	14 10%	16 11%	11 21%	30 21%	14 10%	7 10%	9 12%	8 8%	30 15%	33 18%
Did not have another problem with these goods and services	216 45%	105 45%	110 45%	15 29%	43 31%	70 52%	86 59%	15 29%	43 31%	70 52%	40 56%	47 62%	49 52%	86 44%	81 43%
Don't know	2 0	0 0	2 1%	0 0	1 1%	0 0	1 1%	0 0	1 1%	0 0	1 1%	0 0	0 0	1 1%	1 1%

QD18. Thank you for reporting on your most serious problem.

With which of the goods or services listed below did you experience your SECOND most serious problem (i.e. that caused you the second most trouble or cost) in the last 12 months?

If your second most serious problem is with the same type of goods or services as your most serious problem, please select this category again.

This is the final problem we ask you to provide information on.

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	476	31	227	218	52	210	59	25	30	12	88	230	247	31	445	142	229	105	155	322	432	40	4
Mobile telephone services	80	3	37	40	10	39	13	4	3	2	9	36	43	6	73	24	42	13	25	55	68	11	0
	17%	9%	16%	18%	18%	18%	22%	14%	10%	18%	11%	16%	18%	20%	16%	17%	18%	12%	16%	17%	16%	28%	0
Electricity services	29	2	10	17	4	15	2	1	2	2	3	12	17	1	28	10	12	7	13	16	26	2	1
	6%	6%	4%	8%	7%	7%	3%	4%	7%	16%	3%	5%	7%	3%	6%	7%	5%	7%	8%	5%	6%	5%	26%
Loans or credit	20	1	10	9	3	8	3	3	0	1	2	14	6	2	18	4	12	4	6	14	13	6	1
	4%	3%	4%	4%	6%	4%	5%	12%	0	8%	2%	6%	2%	6%	4%	3%	5%	4%	4%	4%	3%	15%	26%
Credit cards	12	0	8	4	2	4	3	0	1	0	2	8	4	0	12	5	5	2	6	6	10	2	0
	2%	0	3%	2%	4%	2%	5%	0	3%	0	2%	3%	2%	0	3%	3%	2%	2%	4%	2%	2%	5%	0
Large household appliances	21	1	11	10	4	10	4	1	0	0	3	12	9	3	18	6	11	5	7	14	15	6	1
	4%	3%	5%	4%	7%	5%	7%	4%	0	0	3%	5%	4%	10%	4%	4%	5%	5%	5%	4%	3%	14%	26%
Train services	27	2	11	14	2	16	2	2	2	1	2	13	14	1	26	8	14	5	7	20	26	1	0
	6%	6%	5%	6%	4%	8%	3%	8%	7%	8%	2%	6%	6%	3%	6%	6%	6%	5%	5%	6%	6%	3%	0
Clothing, footwear and bags	71	1	33	37	10	36	6	6	5	1	8	32	38	1	70	23	36	12	17	54	66	5	0
	15%	3%	15%	17%	19%	17%	9%	25%	17%	9%	9%	14%	16%	3%	16%	16%	15%	11%	11%	17%	15%	12%	0
Did not have another problem with these goods and services	216	22	106	88	18	83	27	9	17	5	58	102	114	17	199	61	97	57	74	142	207	8	1
	45%	69%	47%	40%	35%	39%	45%	34%	57%	41%	66%	44%	46%	54%	45%	43%	43%	54%	48%	44%	48%	19%	21%
Don't know	2	0	2	0	0	1	0	0	0	0	1	1	1	0	2	1	0	1	0	2	2	0	0
	0	0	1%	0	0	0	0	0	0	0	1%	0	0	0	0	1%	0	1%	0	1%	0	0	0

848



QE1. You indicated you had a problem with train services over the last 12 months.

With which of the following did you experience the problem?

MULTIPLE ANSWERS POSSIBLE

FILTER: ASK QE1 TO QE18 IF "TRAIN SERVICES", CODE 6, IS THE ONLY CHOICE IN DS2A; OR "TRAIN SERVICES", CODE 6, IN DS3; OR "TRAIN SERVICES", CODE 6, IN QA18 OR QB18 OR QC18 OR QD18 OR QE18 OR QF18

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	653	305	348	156	191	165	140	156	191	165	68	72	129	276	247
Travelling by train as passenger	575	265	310	139	163	147	127	139	163	147	60	66	111	238	226
	88%	87%	89%	89%	85%	89%	90%	89%	85%	89%	89%	92%	86%	86%	91%
Transporting a bicycle by train	28	17	11	10	13	4	1	10	13	4	1	0	8	15	6
	4%	6%	3%	7%	7%	2%	1%	7%	7%	2%	1%	0	6%	5%	2%
Transporting another vehicle by train (e.g. a car or a scooter)	16	8	8	4	7	4	1	4	7	4	0	1	6	5	5
	2%	3%	2%	2%	4%	2%	1%	2%	4%	2%	0	1%	4%	2%	2%
Transporting mobility equipment for disabled passengers	14	8	6	3	6	5	1	3	6	5	1	0	2	8	4
	2%	2%	2%	2%	3%	3%	1%	2%	3%	3%	1%	0	2%	3%	1%
Luggage transport by train	27	12	15	11	8	6	2	11	8	6	1	1	4	14	10
	4%	4%	4%	7%	4%	4%	1%	7%	4%	4%	2%	1%	3%	5%	4%
Other	28	14	14	5	8	6	10	5	8	6	5	5	4	15	9
	4%	5%	4%	3%	4%	4%	7%	3%	4%	4%	7%	7%	3%	5%	4%
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QE1. You indicated you had a problem with train services over the last 12 months.

With which of the following did you experience the problem?

MULTIPLE ANSWERS POSSIBLE

FILTER: ASK QE1 TO QE18 IF "TRAIN SERVICES", CODE 6, IS THE ONLY CHOICE IN DS2A; OR "TRAIN SERVICES", CODE 6, IN DS3; OR "TRAIN SERVICES", CODE 6, IN QA18 OR QB18 OR QC18 OR QD18 OR QE18 OR QF18

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	653	22	243	388	71	272	61	112	23	37	76	297	356	122	531	498	149	6	341	311	0	0	0
Travelling by train as passenger	575	19	198	358	64	248	46	100	19	31	68	262	314	116	459	448	123	4	299	276	0	0	0
	88%	86%	82%	92%	90%	91%	76%	89%	80%	84%	89%	88%	88%	95%	86%	90%	83%	69%	87%	89%	0	0	0
Transporting a bicycle by train	28	0	15	14	5	11	3	8	0	2	0	12	16	3	26	25	4	0	17	11	0	0	0
	4%	0	6%	4%	7%	4%	5%	7%	0	5%	0	4%	5%	2%	5%	5%	2%	0	5%	4%	0	0	0
Transporting another vehicle by train (e.g. a car or a scooter)	16	0	11	5	1	8	2	2	1	1	1	10	6	0	16	12	3	1	9	7	0	0	0
	2%	0	4%	1%	1%	3%	3%	2%	4%	3%	1%	3%	2%	0	3%	2%	2%	14%	3%	2%	0	0	0
Transporting mobility equipment for disabled passengers	14	0	4	10	2	3	3	3	3	0	0	10	4	1	13	8	6	0	9	4	0	0	0
	2%	0	2%	2%	3%	1%	5%	3%	15%	0	0	3%	1%	1%	2%	2%	4%	0	3%	1%	0	0	0
Luggage transport by train	27	2	11	14	2	7	6	8	2	1	2	13	14	4	23	20	7	0	16	12	0	0	0
	4%	9%	5%	4%	3%	2%	9%	7%	8%	3%	3%	4%	4%	3%	4%	4%	5%	0	5%	4%	0	0	0
Other	28	2	15	12	2	5	4	6	2	3	7	10	18	4	24	14	13	1	13	16	0	0	0
	4%	9%	6%	3%	3%	2%	6%	5%	9%	8%	9%	4%	5%	3%	5%	3%	9%	17%	4%	5%	0	0	0
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QE2. When did you buy this train service?

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	653	305	348	156	191	165	140	156	191	165	68	72	129	276	247
Less than 1 month ago	149	68	81	38	46	36	29	38	46	36	13	16	36	64	50
	23%	22%	23%	24%	24%	22%	21%	24%	24%	22%	19%	22%	27%	23%	20%
1 month to less than 3 months ago	184	80	104	44	62	46	31	44	62	46	18	14	30	80	74
	28%	26%	30%	28%	32%	28%	22%	28%	32%	28%	26%	19%	23%	29%	30%
3 months to less than 6 months ago	165	85	79	41	51	38	33	41	51	38	16	17	33	74	57
	25%	28%	23%	26%	27%	23%	24%	26%	27%	23%	24%	24%	26%	27%	23%
6 months to less than 12 months ago	121	58	63	24	26	32	40	24	26	32	18	21	23	47	51
	19%	19%	18%	15%	13%	19%	28%	15%	13%	19%	27%	30%	18%	17%	21%
12 months to less than 24 months ago	28	11	17	8	4	11	5	8	4	11	2	3	6	10	12
	4%	3%	5%	5%	2%	7%	4%	5%	2%	7%	3%	4%	4%	3%	5%
2 years ago or more	6	3	3	1	2	1	2	1	2	1	1	1	2	2	2
	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%
Total 'Less than 6 months ago'	498	233	265	124	160	121	94	124	160	121	47	47	99	217	181
	76%	76%	76%	79%	84%	73%	67%	79%	84%	73%	69%	65%	77%	79%	73%
Total '6 months to less than 24 months'	149	69	80	32	30	43	45	32	30	43	20	24	28	57	64
	23%	23%	23%	20%	15%	26%	32%	20%	15%	26%	30%	34%	22%	21%	26%
Total '2 years ago or more'	6	3	3	1	2	1	2	1	2	1	1	1	2	2	2
	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%

QE2. When did you buy this train service?

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	653	305	348	156	191	165	140	156	191	165	68	72	129	276	247
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QE2. When did you buy this train service?

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	653	22	243	388	71	272	61	112	23	37	76	297	356	122	531	498	149	6	341	311	0	0	0
Less than 1 month ago	149	7	57	85	14	70	11	26	4	7	18	71	79	44	106	149	0	0	51	98	0	0	0
	23%	32%	24%	22%	20%	26%	18%	24%	17%	18%	23%	24%	22%	36%	20%	30%	0	0	15%	31%	0	0	0
1 month to less than 3 months ago	184	1	61	121	29	72	15	37	6	12	13	80	104	34	150	184	0	0	112	72	0	0	0
	28%	5%	25%	31%	41%	26%	25%	33%	25%	32%	17%	27%	29%	27%	28%	37%	0	0	33%	23%	0	0	0
3 months to less than 6 months ago	165	4	65	96	15	76	15	23	5	12	18	75	89	19	146	165	0	0	96	69	0	0	0
	25%	18%	27%	25%	21%	28%	25%	21%	23%	32%	23%	25%	25%	15%	28%	33%	0	0	28%	22%	0	0	0
6 months to less than 12 months ago	121	8	43	71	12	40	13	20	8	4	25	52	69	20	102	0	121	0	66	55	0	0	0
	19%	37%	18%	18%	16%	15%	22%	18%	34%	11%	32%	17%	20%	16%	19%	0	81%	0	19%	18%	0	0	0
12 months to less than 24 months ago	28	1	15	12	2	12	5	5	0	3	2	15	13	7	21	0	28	0	14	14	0	0	0
	4%	4%	6%	3%	3%	4%	8%	4%	0	8%	3%	5%	4%	6%	4%	0	19%	0	4%	4%	0	0	0
2 years ago or more	6	1	2	3	0	3	2	0	0	0	1	4	2	0	6	0	0	6	2	4	0	0	0
	1%	5%	1%	1%	0	1%	3%	0	0	0	1%	1%	1%	0	1%	0	0	100%	1%	1%	0	0	0
Total 'Less than 6 months ago'	498	12	184	302	58	218	41	87	15	30	49	226	272	96	402	498	0	0	259	239	0	0	0
	76%	55%	76%	78%	81%	80%	68%	78%	66%	81%	64%	76%	76%	78%	76%	100%	0	0	76%	77%	0	0	0
Total '6 months to less than 24 months'	149	9	57	83	13	51	18	25	8	7	27	67	82	26	123	0	149	0	81	68	0	0	0
	23%	40%	24%	21%	19%	19%	29%	22%	34%	19%	35%	23%	23%	22%	23%	0	100%	0	24%	22%	0	0	0
Total '2 years ago or more'	6	1	2	3	0	3	2	0	0	0	1	4	2	0	6	0	0	6	2	4	0	0	0
	1%	5%	1%	1%	0	1%	3%	0	0	0	1%	1%	1%	0	1%	0	0	100%	1%	1%	0	0	0

QE2. When did you buy this train service?

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	653	22	243	388	71	272	61	112	23	37	76	297	356	122	531	498	149	6	341	311	0	0	0
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QE3A. How much did you pay for this train service (NOT including any over-/extra charges, if applicable)?

If you are not sure, please give an estimate.

Please indicate the amount paid in [NATIONAL CURRENCY]:

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	653	305	348	156	191	165	140	156	191	165	68	72	129	276	247
EUR 0 - EUR 19	154	70	84	51	41	34	28	51	41	34	14	14	26	59	69
	24%	23%	24%	32%	22%	21%	20%	32%	22%	21%	21%	19%	20%	21%	28%
EUR 20 - EUR 49	194	86	108	53	51	44	47	53	51	44	21	26	36	90	68
	30%	28%	31%	34%	27%	26%	33%	34%	27%	26%	30%	36%	28%	32%	28%
EUR 50 - EUR 79	117	52	65	27	37	28	25	27	37	28	14	11	28	56	34
	18%	17%	19%	17%	19%	17%	18%	17%	19%	17%	21%	15%	21%	20%	14%
EUR 80 - EUR 149	92	49	43	12	31	29	21	12	31	29	11	10	20	35	37
	14%	16%	12%	7%	16%	17%	15%	7%	16%	17%	16%	14%	15%	13%	15%
EUR 150 or more	69	36	33	11	24	22	12	11	24	22	7	6	13	28	29
	11%	12%	10%	7%	12%	13%	9%	7%	12%	13%	10%	8%	10%	10%	12%
I didn't pay for this train service	12	6	6	1	3	3	5	1	3	3	1	4	5	4	3
	2%	2%	2%	1%	2%	2%	4%	1%	2%	2%	1%	6%	4%	1%	1%
Don't know	15	7	8	2	5	5	2	2	5	5	1	1	2	5	7
	2%	2%	2%	1%	3%	3%	2%	1%	3%	3%	2%	2%	2%	2%	3%
Average	82,1	102,4	64,5	60	89,1	74,5	107,1	60	89,1	74,5	150,9	63	119	60,7	87,4

QE3A. How much did you pay for this train service (NOT including any over-/extra charges, if applicable)?

If you are not sure, please give an estimate.

Please indicate the amount paid in [NATIONAL CURRENCY]:

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	653	22	243	388	71	272	61	112	23	37	76	297	356	122	531	498	149	6	341	311	0	0	0
EUR 0 - EUR 19	154	5	59	90	10	56	19	38	3	11	18	75	79	44	110	126	28	0	47	107	0	0	0
	24%	22%	24%	23%	13%	21%	31%	34%	13%	29%	24%	25%	22%	36%	21%	25%	19%	0	14%	34%	0	0	0
EUR 20 - EUR 49	194	10	78	106	25	71	21	37	4	8	27	83	111	33	160	151	40	3	111	82	0	0	0
	30%	45%	32%	27%	35%	26%	35%	33%	16%	21%	35%	28%	31%	27%	30%	30%	27%	52%	33%	26%	0	0	0
EUR 50 - EUR 79	117	3	40	74	17	49	3	22	5	9	12	59	58	13	104	84	32	2	75	42	0	0	0
	18%	14%	17%	19%	23%	18%	5%	20%	22%	26%	16%	20%	16%	11%	20%	17%	21%	31%	22%	13%	0	0	0
EUR 80 - EUR 149	92	2	30	60	13	48	6	7	6	3	9	37	55	14	78	68	24	0	68	24	0	0	0
	14%	9%	12%	16%	18%	18%	10%	6%	26%	8%	12%	12%	16%	11%	15%	14%	16%	0	20%	8%	0	0	0
EUR 150 or more	69	0	23	46	6	40	7	7	2	3	5	32	37	11	58	51	18	0	35	34	0	0	0
	11%	0	10%	12%	8%	15%	11%	6%	9%	8%	6%	11%	10%	9%	11%	10%	12%	0	10%	11%	0	0	0
I didn't pay for this train service	12	1	5	6	1	5	1	0	0	1	4	4	8	3	9	7	5	0	2	10	0	0	0
	2%	5%	2%	2%	1%	2%	2%	0	0	3%	5%	1%	2%	2%	2%	1%	4%	0	1%	3%	0	0	0
Don't know	15	1	7	6	0	3	4	1	3	2	1	6	8	4	11	11	3	1	3	12	0	0	0
	2%	5%	3%	2%	0	1%	7%	1%	15%	5%	1%	2%	2%	3%	2%	2%	2%	17%	1%	4%	0	0	0
Average	82,1	33,7	92,8	78,2	64,3	109,7	63	55,8	68,6	82,5	57,2	84,4	80,2	57,5	87,7	81,7	84,9	47,2	78,1	86,9	0	0	0



QE4. How did you purchase this train service?

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	653	305	348	156	191	165	140	156	191	165	68	72	129	276	247
In person, at a railway station, travel agency or other sales point	266	117	149	63	72	68	63	63	72	68	32	31	54	125	88
	41%	38%	43%	40%	38%	41%	45%	40%	38%	41%	47%	43%	42%	45%	36%
Over the Internet, directly from the seller/provider	284	142	142	67	79	73	64	67	79	73	32	33	54	116	113
	43%	47%	41%	43%	41%	45%	46%	43%	41%	45%	46%	46%	42%	42%	46%
Over the Internet, through an intermediary (e.g. comparison website)	58	25	32	16	25	11	5	16	25	11	2	3	11	21	26
	9%	8%	9%	11%	13%	7%	3%	11%	13%	7%	3%	4%	8%	8%	10%
By telephone	15	8	7	5	4	2	4	5	4	2	1	3	5	4	6
	2%	3%	2%	3%	2%	1%	3%	3%	2%	1%	1%	4%	4%	1%	2%
On the train	15	6	10	4	5	6	1	4	5	6	1	0	2	7	6
	2%	2%	3%	3%	2%	3%	1%	3%	2%	3%	1%	0	2%	3%	2%
Other	15	7	8	1	6	5	3	1	6	5	1	2	4	3	8
	2%	2%	2%	1%	3%	3%	2%	1%	3%	3%	1%	3%	3%	1%	3%
TOTAL 'OVER THE INTERNET'	341	167	174	83	105	84	69	83	105	84	33	36	65	138	139
	52%	55%	50%	53%	55%	51%	49%	53%	55%	51%	49%	50%	50%	50%	56%
TOTAL 'OTHER SALES CHANNELS'	311	138	173	73	87	81	71	73	87	81	35	36	65	139	108
	48%	45%	50%	47%	45%	49%	51%	47%	45%	49%	51%	50%	50%	50%	44%
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QE4. How did you purchase this train service?

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	653	22	243	388	71	272	61	112	23	37	76	297	356	122	531	498	149	6	341	311	0	0	0
In person, at a railway station, travel agency or other sales point	266	11	98	157	33	104	25	46	10	16	33	128	139	67	199	206	58	2	0	266	0	0	0
	41%	51%	40%	40%	46%	38%	41%	41%	42%	42%	43%	43%	39%	55%	38%	41%	39%	34%	0	85%	0	0	0
Over the Internet, directly from the seller/provider	284	7	95	182	32	122	21	51	8	13	37	123	161	36	248	213	69	2	284	0	0	0	0
	43%	32%	39%	47%	45%	45%	35%	45%	35%	36%	48%	41%	45%	29%	47%	43%	46%	35%	83%	0	0	0	0
Over the Internet, through an intermediary (e.g. comparison website)	58	3	26	29	4	27	8	10	3	4	2	26	31	9	49	46	11	0	58	0	0	0	0
	9%	13%	11%	7%	6%	10%	12%	9%	13%	11%	3%	9%	9%	7%	9%	9%	8%	0	17%	0	0	0	0
By telephone	15	0	9	6	0	5	3	3	0	1	3	7	8	0	15	10	3	2	0	15	0	0	0
	2%	0	4%	2%	0	2%	5%	3%	0	3%	4%	2%	2%	0	3%	2%	2%	31%	0	5%	0	0	0
On the train	15	1	8	6	1	6	2	2	3	2	0	7	8	6	9	11	4	0	0	15	0	0	0
	2%	5%	3%	1%	1%	2%	3%	2%	11%	5%	0	2%	2%	5%	2%	2%	3%	0	0	5%	0	0	0
Other	15	0	7	8	1	8	2	1	0	1	2	6	9	5	10	12	3	0	0	15	0	0	0
	2%	0	3%	2%	1%	3%	3%	1%	0	3%	3%	2%	3%	4%	2%	2%	2%	0	0	5%	0	0	0
TOTAL 'OVER THE INTERNET'	341	10	121	211	36	149	29	61	11	17	39	150	192	45	297	259	81	2	341	0	0	0	0
	52%	45%	50%	54%	51%	55%	47%	54%	47%	47%	51%	50%	54%	37%	56%	52%	54%	35%	100%	0	0	0	0
TOTAL 'OTHER SALES CHANNELS'	311	12	122	177	35	123	33	51	12	20	38	148	164	77	234	239	68	4	0	311	0	0	0
	48%	55%	50%	46%	49%	45%	53%	46%	53%	53%	49%	50%	46%	63%	44%	48%	46%	65%	0	100%	0	0	0
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QE5. What type of train service did you have?

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	653	305	348	156	191	165	140	156	191	165	68	72	129	276	247
International	21	13	7	3	10	6	3	3	10	6	1	2	4	5	12
	3%	4%	2%	2%	5%	3%	2%	2%	5%	3%	1%	3%	3%	2%	5%
National	402	183	220	96	114	106	87	96	114	106	39	47	77	168	157
	62%	60%	63%	61%	59%	64%	62%	61%	59%	64%	58%	65%	60%	61%	64%
Regional	181	88	93	48	50	45	39	48	50	45	23	16	45	82	53
	28%	29%	27%	30%	26%	27%	28%	30%	26%	27%	34%	22%	35%	30%	22%
Urban or suburban	49	21	28	10	18	9	12	10	18	9	5	7	3	22	24
	7%	7%	8%	6%	9%	5%	9%	6%	9%	5%	7%	10%	2%	8%	10%
I don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QE5. What type of train service did you have?

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	653	22	243	388	71	272	61	112	23	37	76	297	356	122	531	498	149	6	341	311	0	0	0
International	21	1	6	13	3	10	2	0	2	1	3	10	10	1	20	11	10	0	12	9	0	0	0
	3%	5%	3%	3%	4%	4%	3%	0	8%	3%	4%	4%	3%	1%	4%	2%	6%	0	4%	3%	0	0	0
National	402	8	149	245	51	165	33	73	11	23	47	181	221	51	351	298	99	5	276	126	0	0	0
	62%	35%	61%	63%	71%	61%	54%	65%	47%	63%	61%	61%	62%	42%	66%	60%	66%	83%	81%	41%	0	0	0
Regional	181	11	76	93	16	76	23	30	6	9	21	89	91	52	129	147	33	1	48	133	0	0	0
	28%	51%	31%	24%	22%	28%	38%	27%	27%	24%	27%	30%	26%	43%	24%	30%	22%	17%	14%	43%	0	0	0
Urban or suburban	49	2	11	36	2	21	3	9	4	4	6	16	33	18	31	41	8	0	5	44	0	0	0
	7%	9%	5%	9%	3%	8%	5%	8%	17%	11%	8%	5%	9%	15%	6%	8%	5%	0	1%	14%	0	0	0
I don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QE6. Which of the items below describe the problem with the train service or with the seller/provider you obtained it from?  
Mark all that apply.

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	653	305	348	156	191	165	140	156	191	165	68	72	129	276	247
QUALITY OF SERVICE															
Train service not as described when purchased (e.g. on-board services and facilities not as described, or seat reservation did not work)	97 15%	43 14%	54 15%	30 19%	30 16%	24 15%	13 10%	30 19%	30 16%	24 15%	7 10%	7 9%	19 15%	34 12%	44 18%
Poor customer or after-sales service	120 18%	65 21%	55 16%	37 23%	47 24%	22 13%	15 10%	37 23%	47 24%	22 13%	8 11%	7 9%	23 18%	52 19%	45 18%
INJURY															
Train service caused injury	19 3%	12 4%	7 2%	9 6%	5 3%	4 2%	1 1%	9 6%	5 3%	4 2%	0 0%	1 1%	4 3%	5 2%	10 4%
LUGGAGE AND BICYCLES															
Registered luggage lost, damaged or delayed	22 3%	7 2%	15 4%	7 4%	9 5%	3 2%	3 2%	7 4%	9 5%	3 2%	2 3%	1 1%	5 4%	11 4%	6 3%
Could not take bicycle on board	19 3%	13 4%	7 2%	11 7%	7 3%	1 1%	1 1%	11 7%	7 3%	1 1%	1 1%	0 0%	7 6%	7 2%	5 2%
REDUCED MOBILITY OR DISABILITY															
Lack of assistance/boarding denied for passenger with reduced mobility or disability	22 3%	14 5%	8 2%	10 7%	9 5%	2 1%	1 1%	10 7%	9 5%	2 1%	1 1%	0 0%	5 4%	8 3%	9 4%
Loss of or damage to mobility equipment	7 1%	3 1%	4 1%	5 3%	1 0%	1 1%	0 0%	5 3%	1 0%	1 1%	0 0%	0 0%	2 1%	2 1%	3 1%

QE6. Which of the items below describe the problem with the train service or with the seller/provider you obtained it from?  
Mark all that apply.

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	653	305	348	156	191	165	140	156	191	165	68	72	129	276	247
<b>TRAIN DELAYS AND CANCELLATION ISSUES</b>															
Train cancelled	162	79	82	45	40	42	35	45	40	42	19	16	35	66	61
	25%	26%	24%	29%	21%	26%	25%	29%	21%	26%	27%	23%	27%	24%	25%
Train delayed	437	200	236	113	133	94	96	113	133	94	52	44	81	186	170
	67%	66%	68%	72%	70%	57%	68%	72%	70%	57%	76%	61%	63%	67%	69%
Meals, drinks, accommodation and/or transport not offered by seller/provider when train was delayed	39	15	24	15	11	8	6	15	11	8	6	0	8	14	17
	6%	5%	7%	9%	6%	5%	4%	9%	6%	5%	9%	0	6%	5%	7%
Lack of information, in case of transport disruption, on passenger rights or alternative means of transport	119	46	73	47	27	24	21	47	27	24	13	8	21	50	47
	18%	15%	21%	30%	14%	15%	15%	30%	14%	15%	19%	11%	17%	18%	19%
<b>PRICING</b>															
Unclear or complex pricing	41	24	17	13	11	8	9	13	11	8	3	6	10	14	17
	6%	8%	5%	8%	6%	5%	6%	8%	6%	5%	4%	8%	8%	5%	7%
<b>BILLING</b>															
Bill incorrect (e.g. I was overcharged)	30	22	8	9	11	6	4	9	11	6	2	2	7	11	12
	5%	7%	2%	6%	6%	3%	3%	6%	6%	3%	3%	3%	5%	4%	5%
<b>COMPENSATION</b>															
Compensation (e.g. in cases of delay, cancellation or lost/damaged)	112	53	59	40	27	25	20	40	27	25	10	10	24	45	44

QE6. Which of the items below describe the problem with the train service or with the seller/provider you obtained it from?  
Mark all that apply.

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	653	305	348	156	191	165	140	156	191	165	68	72	129	276	247
(luggage) was inadequate or not offered at all	17%	17%	17%	26%	14%	15%	14%	26%	14%	15%	14%	14%	18%	16%	18%

QE6. Which of the items below describe the problem with the train service or with the seller/provider you obtained it from?  
Mark all that apply.

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
<b>TOTAL</b>	653	305	348	156	191	165	140	156	191	165	68	72	129	276	247
<b>MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES</b>															
Misleading or incorrect indication of price (e.g. hidden charges)	26 4%	17 6%	9 3%	9 6%	10 5%	5 3%	3 2%	9 6%	10 5%	5 3%	0 0	3 4%	2 1%	12 4%	12 5%
<b>CONTRACTUAL ISSUES</b>															
Missing or incomplete information in the contract (e.g. duration, conditions for termination, identity of the seller/provider, etc.)	23 4%	11 3%	13 4%	8 5%	3 2%	7 4%	5 3%	8 5%	3 2%	7 4%	2 3%	3 4%	3 2%	13 5%	8 3%
Other problem	34 5%	13 4%	22 6%	5 3%	13 7%	6 3%	11 8%	5 3%	13 7%	6 3%	2 3%	9 12%	11 8%	13 5%	11 4%
Don't know	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
<b>TOTAL 'QUALITY OF SERVICE'</b>	195 30%	99 33%	96 28%	59 38%	67 35%	41 25%	27 19%	59 38%	67 35%	41 25%	14 21%	13 18%	36 28%	80 29%	79 32%
<b>TOTAL 'INJURY'</b>	19 3%	12 4%	7 2%	9 6%	5 3%	4 2%	1 1%	9 6%	5 3%	4 2%	0 0	1 1%	4 3%	5 2%	10 4%
<b>TOTAL 'LUGGAGE AND BICYCLES'</b>	39 6%	17 6%	22 6%	15 10%	15 8%	4 3%	4 3%	15 10%	15 8%	4 3%	3 4%	1 1%	12 9%	18 6%	9 4%



QE6. Which of the items below describe the problem with the train service or with the seller/provider you obtained it from?  
Mark all that apply.

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	653	305	348	156	191	165	140	156	191	165	68	72	129	276	247
TOTAL 'REDUCED MOBILITY OR DISABILITY'	27 4%	16 5%	11 3%	13 8%	10 5%	3 2%	1 1%	13 8%	10 5%	3 2%	1 1%	0 0	7 5%	10 4%	10 4%
TOTAL 'TRAIN DELAYS AND CANCELLATION ISSUES'	528 81%	242 79%	286 82%	133 85%	153 80%	129 78%	114 81%	133 85%	153 80%	129 78%	60 87%	54 76%	102 79%	222 80%	204 82%
TOTAL 'PRICING'	41 6%	24 8%	17 5%	13 8%	11 6%	8 5%	9 6%	13 8%	11 6%	8 5%	3 4%	6 8%	10 8%	14 5%	17 7%
TOTAL 'BILLING'	30 5%	22 7%	8 2%	9 6%	11 6%	6 3%	4 3%	9 6%	11 6%	6 3%	2 3%	2 3%	7 5%	11 4%	12 5%
TOTAL 'COMPENSATION'	112 17%	53 17%	59 17%	40 26%	27 14%	25 15%	20 14%	40 26%	27 14%	25 15%	10 14%	10 14%	24 18%	45 16%	44 18%
TOTAL 'MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES'	26 4%	17 6%	9 3%	9 6%	10 5%	5 3%	3 2%	9 6%	10 5%	5 3%	0 0	3 4%	2 1%	12 4%	12 5%
TOTAL 'CONTRACTUAL ISSUES'	23 4%	11 3%	13 4%	8 5%	3 2%	7 4%	5 3%	8 5%	3 2%	7 4%	2 3%	3 4%	3 2%	13 5%	8 3%

QE6. Which of the items below describe the problem with the train service or with the seller/provider you obtained it from?  
Mark all that apply.

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	653	22	243	388	71	272	61	112	23	37	76	297	356	122	531	498	149	6	341	311	0	0	0
QUALITY OF SERVICE																							
Train service not as described when purchased (e.g. on-board services and facilities not as described, or seat reservation did not work)	97 15%	6 27%	33 14%	58 15%	15 21%	35 13%	8 13%	21 19%	4 17%	7 19%	8 10%	40 14%	56 16%	17 14%	80 15%	77 16%	17 12%	2 35%	50 15%	47 15%	0	0	0
Poor customer or after-sales service	120 18%	0	48 20%	72 18%	10 15%	53 19%	13 21%	28 25%	4 17%	6 16%	7 9%	62 21%	58 16%	17 14%	103 19%	93 19%	25 17%	2 32%	66 19%	54 17%	0	0	0
INJURY																							
Train service caused injury	19 3%	0	12 5%	6 2%	1 1%	7 2%	3 5%	5 5%	1 4%	1 3%	1 1%	12 4%	7 2%	0	19 3%	16 3%	3 2%	0	7 2%	11 4%	0	0	0
LUGGAGE AND BICYCLES																							
Registered luggage lost, damaged or delayed	22 3%	1 5%	15 6%	6 1%	2 3%	8 3%	3 4%	4 4%	2 7%	2 5%	2 3%	17 6%	5 1%	0	22 4%	17 4%	4 2%	1 17%	10 3%	12 4%	0	0	0
Could not take bicycle on board	19 3%	0	10 4%	10 3%	2 3%	8 3%	4 6%	4 4%	0	2 5%	0	10 3%	10 3%	1	19 3%	15 3%	4 3%	1 14%	10 3%	10 3%	0	0	0
REDUCED MOBILITY OR DISABILITY																							
Lack of assistance/boarding denied for passenger with reduced mobility or disability	22 3%	0	9 4%	13 3%	1 2%	8 3%	4 6%	8 7%	1 4%	1 3%	0	11 4%	11 3%	4 3%	18 3%	20 4%	2 2%	0	13 4%	9 3%	0	0	0
Loss of or damage to mobility equipment	7 1%	0	5 2%	2 0	1 1%	4 1%	0	2 2%	0	0	0	4 1%	3 1%	1 1%	6 1%	4 1%	2 1%	1 14%	2 1%	5 2%	0	0	0

QE6. Which of the items below describe the problem with the train service or with the seller/provider you obtained it from?  
Mark all that apply.

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	653	22	243	388	71	272	61	112	23	37	76	297	356	122	531	498	149	6	341	311	0	0	0
TRAIN DELAYS AND CANCELLATION ISSUES																							
Train cancelled	162	5	52	104	14	72	16	31	6	8	15	71	91	27	135	125	37	0	64	98	0	0	0
	25%	23%	22%	27%	19%	27%	26%	28%	25%	21%	20%	24%	25%	22%	25%	25%	25%	0	19%	31%	0	0	0
Train delayed	437	12	160	264	51	180	39	79	13	26	48	200	237	97	340	339	94	3	225	211	0	0	0
	67%	55%	66%	68%	72%	66%	64%	71%	55%	71%	62%	67%	67%	79%	64%	68%	63%	51%	66%	68%	0	0	0
Meals, drinks, accommodation and/or transport not offered by seller/provider when train was delayed	39	0	17	21	2	17	2	12	4	2	0	18	21	5	34	30	8	1	24	15	0	0	0
	6%	0	7%	5%	3%	6%	3%	11%	17%	5%	0	6%	6%	4%	6%	6%	5%	14%	7%	5%	0	0	0
Lack of information, in case of transport disruption, on passenger rights or alternative means of transport	119	4	44	71	14	39	10	35	5	7	9	54	65	29	91	88	31	0	52	67	0	0	0
	18%	19%	18%	18%	20%	14%	16%	32%	21%	19%	12%	18%	18%	23%	17%	18%	21%	0	15%	21%	0	0	0
PRICING																							
Unclear or complex pricing	41	3	18	20	2	16	3	10	2	3	5	24	17	11	30	28	12	1	17	24	0	0	0
	6%	13%	7%	5%	3%	6%	5%	9%	9%	8%	6%	8%	5%	9%	6%	6%	8%	14%	5%	8%	0	0	0
BILLING																							
Bill incorrect (e.g. I was overcharged)	30	1	11	18	4	11	4	8	0	1	2	16	14	6	24	24	5	1	9	20	0	0	0
	5%	5%	4%	5%	5%	4%	6%	7%	0	3%	3%	5%	4%	5%	4%	5%	3%	17%	3%	6%	0	0	0
COMPENSATION																							
Compensation (e.g. in cases of delay, cancellation or lost/damaged)	112	0	33	79	15	36	5	32	3	9	13	63	49	14	99	83	29	0	66	47	0	0	0

QE6. Which of the items below describe the problem with the train service or with the seller/provider you obtained it from?  
Mark all that apply.

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	653	22	243	388	71	272	61	112	23	37	76	297	356	122	531	498	149	6	341	311	0	0	0
(luggage) was inadequate or not offered at all	17%	0	14%	20%	22%	13%	8%	28%	13%	25%	16%	21%	14%	11%	19%	17%	20%	0	19%	15%	0	0	0

QE6. Which of the items below describe the problem with the train service or with the seller/provider you obtained it from?  
Mark all that apply.

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER			
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU	
TOTAL	653	22	243	388	71	272	61	112	23	37	76	297	356	122	531	498	149	6	341	311	0	0	0	
MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES																								
Misleading or incorrect indication of price (e.g. hidden charges)	26 4%	1 5%	13 6%	12 3%	4 5%	11 4%	2 3%	7 6%	0 0	1 3%	2 2%	16 5%	11 3%	4 3%	22 4%	21 4%	5 3%	0 0	17 5%	9 3%	0 0	0 0	0 0	
CONTRACTUAL ISSUES																								
Missing or incomplete information in the contract (e.g. duration, conditions for termination, identity of the seller/provider, etc.)	23 4%	0 0	13 6%	10 3%	2 3%	7 3%	1 1%	7 7%	1 4%	0 0	5 6%	16 5%	8 2%	3 2%	21 4%	19 4%	5 3%	0 0	16 5%	7 2%	0 0	0 0	0 0	
Other problem	34 5%	2 9%	11 5%	21 5%	1 1%	9 3%	1 2%	8 7%	2 9%	5 12%	9 12%	18 6%	16 4%	5 4%	29 6%	27 5%	7 5%	0 0	15 4%	20 6%	0 0	0 0	0 0	
Don't know	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	
TOTAL 'QUALITY OF SERVICE'	195 30%	6 27%	77 32%	112 29%	24 34%	79 29%	19 32%	41 37%	7 29%	12 32%	14 18%	90 30%	105 30%	28 23%	167 31%	154 31%	39 26%	3 49%	107 31%	88 28%	0 0	0 0	0 0	
TOTAL 'INJURY'	19 3%	0 0	12 5%	6 2%	1 1%	7 2%	3 5%	5 5%	1 4%	1 3%	1 1%	12 4%	7 2%	0 0	19 3%	16 3%	3 2%	0 0	7 2%	11 4%	0 0	0 0	0 0	
TOTAL 'LUGGAGE AND BICYCLES'	39 6%	1 5%	23 9%	16 4%	4 6%	15 6%	6 11%	6 5%	2 7%	4 11%	2 3%	25 8%	14 4%	1 1%	38 7%	30 6%	8 5%	2 31%	20 6%	19 6%	0 0	0 0	0 0	

QE6. Which of the items below describe the problem with the train service or with the seller/provider you obtained it from?  
Mark all that apply.

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	653	22	243	388	71	272	61	112	23	37	76	297	356	122	531	498	149	6	341	311	0	0	0
TOTAL 'REDUCED MOBILITY OR DISABILITY'	27 4%	0 0	12 5%	15 4%	2 3%	11 4%	4 6%	8 7%	1 4%	1 3%	0 0	13 4%	14 4%	5 4%	22 4%	21 4%	4 3%	1 14%	15 4%	12 4%	0 0	0 0	0 0
TOTAL 'TRAIN DELAYS AND CANCELLATION ISSUES'	528 81%	15 69%	190 78%	323 83%	60 84%	226 83%	50 81%	89 79%	19 80%	28 74%	58 76%	234 79%	294 83%	105 86%	423 80%	404 81%	120 81%	4 65%	273 80%	255 82%	0 0	0 0	0 0
TOTAL 'PRICING'	41 6%	3 13%	18 7%	20 5%	2 3%	16 6%	3 5%	10 9%	2 9%	3 8%	5 6%	24 8%	17 5%	11 9%	30 6%	28 6%	12 8%	1 14%	17 5%	24 8%	0 0	0 0	0 0
TOTAL 'BILLING'	30 5%	1 5%	11 4%	18 5%	4 5%	11 4%	4 6%	8 7%	0 0	1 3%	2 3%	16 5%	14 4%	6 5%	24 4%	24 5%	5 3%	1 17%	9 3%	20 6%	0 0	0 0	0 0
TOTAL 'COMPENSATION'	112 17%	0 0	33 14%	79 20%	15 22%	36 13%	5 8%	32 28%	3 13%	9 25%	13 16%	63 21%	49 14%	14 11%	99 19%	83 17%	29 20%	0 0	66 19%	47 15%	0 0	0 0	0 0
TOTAL 'MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES'	26 4%	1 5%	13 6%	12 3%	4 5%	11 4%	2 3%	7 6%	0 0	1 3%	2 2%	16 5%	11 3%	4 3%	22 4%	21 4%	5 3%	0 0	17 5%	9 3%	0 0	0 0	0 0
TOTAL 'CONTRACTUAL ISSUES'	23 4%	0 0	13 6%	10 3%	2 3%	7 3%	1 1%	7 7%	1 4%	0 0	5 6%	16 5%	8 2%	3 2%	21 4%	19 4%	5 3%	0 0	16 5%	7 2%	0 0	0 0	0 0

QE7A2. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the seller/provider)? Mark 0 if you did not pay any over-/extra charges or hidden fees. If you are not sure, please give an estimate.

'The average is calculated based on all respondents who incurred over-/extra charges or hidden fees'

FILTER: ASK QE7A IF QE6= 9 OR 10 OR 12 OR 18

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	81	45	36	20	30	14	17	20	30	14	4	14	18	33	30
EUR 0	31	12	19	3	13	7	8	3	13	7	1	7	9	13	9
	38%	26%	53%	15%	45%	47%	45%	15%	45%	47%	25%	51%	48%	39%	30%
EUR 1 - EUR 19	19	11	8	8	7	1	4	8	7	1	0	4	2	11	7
	24%	24%	23%	39%	22%	7%	22%	39%	22%	7%	0	28%	9%	32%	23%
EUR 20 - EUR 49	15	11	4	3	4	4	4	3	4	4	2	2	5	3	7
	18%	24%	10%	16%	13%	26%	22%	16%	13%	26%	53%	14%	27%	8%	24%
EUR 50 - EUR 99	5	3	2	1	2	1	1	1	2	1	0	1	0	3	2
	6%	6%	5%	5%	7%	6%	6%	5%	7%	6%	0	7%	0	8%	7%
EUR 100 or more	12	9	3	5	4	2	1	5	4	2	1	0	3	4	5
	14%	19%	8%	25%	13%	13%	5%	25%	13%	13%	22%	0	15%	12%	17%
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Average	220,2	302,5	57,6	528	77,7	55,6	46,8	528	77,7	55,6	93,7	26,9	897	45,4	87,1

QE7A2. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the seller/provider)? Mark 0 if you did not pay any over-/extra charges or hidden fees. If you are not sure, please give an estimate.

'The average is calculated based on all respondents who incurred over-/extra charges or hidden fees'

FILTER: ASK QE7A IF QE6= 9 OR 10 OR 12 OR 18

	Total	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU	
TOTAL	81	4	32	46	8	29	6	19	2	6	13	44	37	12	69	65	15	1	38	43	0	0	0	
EUR 0	31	1	11	18	3	9	1	6	1	4	7	18	13	5	26	26	5	0	13	18	0	0	0	
	38%	27%	36%	40%	39%	32%	19%	31%	50%	65%	55%	40%	35%	42%	37%	39%	35%	0	33%	42%	0	0	0	
EUR 1 - EUR 19	19	1	8	10	0	8	1	7	0	0	3	9	10	4	15	18	1	0	10	9	0	0	0	
	24%	25%	26%	22%	0	30%	16%	36%	0	0	22%	21%	26%	34%	22%	28%	7%	0	26%	21%	0	0	0	
EUR 20 - EUR 49	15	2	9	4	2	6	2	3	0	0	2	10	5	3	12	10	4	1	6	9	0	0	0	
	18%	48%	28%	9%	26%	21%	32%	17%	0	0	15%	23%	13%	24%	17%	15%	26%	100%	15%	21%	0	0	0	
EUR 50 - EUR 99	5	0	0	5	1	2	0	1	0	0	1	1	4	0	5	3	2	0	2	3	0	0	0	
	6%	0	0	10%	11%	7%	0	5%	0	0	8%	2%	10%	0	7%	5%	12%	0	5%	7%	0	0	0	
EUR 100 or more	12	0	3	9	2	3	2	2	1	2	0	6	6	0	12	9	3	0	8	4	0	0	0	
	14%	0	9%	19%	24%	11%	33%	11%	50%	35%	0	14%	15%	0	17%	13%	21%	0	21%	9%	0	0	0	
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Average	220,2	18,5	426,6	90	113	47,4	113,5	619,8	117	370,1	31,4	361	67,2	18,4	251,8	66,7	866,3	29	76,3	368,9	0	0	0	



QE7A1. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the seller/provider)? Mark 0 if you did not pay any over-/extra charges or hidden fees. If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QE7A IF QE6= 9 OR 10 OR 12 OR 18  
AVERAGE FOR ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	653	305	348	156	191	165	140	156	191	165	68	72	129	276	247
EUR 0	602	272	331	139	175	157	131	139	175	157	65	65	120	256	226
	92%	89%	95%	89%	91%	95%	93%	89%	91%	95%	96%	91%	93%	93%	92%
EUR 1 - EUR 19	19	11	8	8	7	1	4	8	7	1	0	4	2	11	7
	3%	4%	2%	5%	3%	1%	3%	5%	3%	1%	0	5%	1%	4%	3%
EUR 20 - EUR 49	15	11	4	3	4	4	4	3	4	4	2	2	5	3	7
	2%	4%	1%	2%	2%	2%	3%	2%	2%	2%	3%	3%	4%	1%	3%
EUR 50 - EUR 99	5	3	2	1	2	1	1	1	2	1	0	1	0	3	2
	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	0	1%	0	1%	1%
EUR 100 or more	12	9	3	5	4	2	1	5	4	2	1	0	3	4	5
	2%	3%	1%	3%	2%	1%	1%	3%	2%	1%	1%	0	2%	1%	2%
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Average	17	33,2	2,8	57,3	6,6	2,6	3,2	57,3	6,6	2,6	3,9	2,5	64,6	3,3	7,3

QE7A1. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the seller/provider)? Mark 0 if you did not pay any over-/extra charges or hidden fees. If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QE7A IF QE6= 9 OR 10 OR 12 OR 18  
AVERAGE FOR ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	653	22	243	388	71	272	61	112	23	37	76	297	356	122	531	498	149	6	341	311	0	0	0
EUR 0	602	19	223	361	67	252	57	99	22	35	71	271	331	115	487	458	139	5	316	287	0	0	0
	92%	86%	92%	93%	93%	93%	92%	88%	96%	95%	93%	91%	93%	94%	92%	92%	93%	83%	93%	92%	0	0	0
EUR 1 - EUR 19	19	1	8	10	0	8	1	7	0	0	3	9	10	4	15	18	1	0	10	9	0	0	0
	3%	5%	3%	3%	0	3%	1%	6%	0	0	4%	3%	3%	3%	3%	4%	1%	0	3%	3%	0	0	0
EUR 20 - EUR 49	15	2	9	4	2	6	2	3	0	0	2	10	5	3	12	10	4	1	6	9	0	0	0
	2%	9%	4%	1%	3%	2%	3%	3%	0	0	2%	3%	1%	2%	2%	2%	3%	17%	2%	3%	0	0	0
EUR 50 - EUR 99	5	0	0	5	1	2	0	1	0	0	1	1	4	0	5	3	2	0	2	3	0	0	0
	1%	0	0	1%	1%	1%	0	1%	0	0	1%	0	1%	0	1%	1%	1%	0	1%	1%	0	0	0
EUR 100 or more	12	0	3	9	2	3	2	2	1	2	0	6	6	0	12	9	3	0	8	4	0	0	0
	2%	0	1%	2%	3%	1%	3%	2%	4%	5%	0	2%	2%	0	2%	2%	2%	0	2%	1%	0	0	0
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Average	17	2,5	35,4	6,3	7,5	3,4	8,6	72,5	5	19,3	2,3	31,9	4,6	1	20,7	5,3	56,5	5	5,7	29,4	0	0	0

QE8. To what extent could you use the train service as intended?

FILTER: ASK QE8 IF QE6 = 1 OR 2 OR 3 OR 4 OR 5 OR 6 OR 8 OR 13 OR 14 OR 17 OR 18

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	516	242	274	130	156	119	111	130	156	119	58	54	102	220	194
Not at all	41	24	17	7	15	13	7	7	15	13	4	3	11	15	15
	8%	10%	6%	5%	9%	11%	6%	5%	9%	11%	7%	6%	11%	7%	8%
Partly, with major difficulty	252	115	137	62	74	64	52	62	74	64	29	23	52	106	93
	49%	48%	50%	48%	47%	54%	47%	48%	47%	54%	51%	43%	51%	48%	48%
Partly, with minor difficulty	174	79	96	50	56	34	34	50	56	34	16	18	28	78	69
	34%	33%	35%	38%	36%	29%	30%	38%	36%	29%	28%	33%	27%	35%	36%
Fully	48	24	24	12	11	7	18	12	11	7	8	10	11	20	17
	9%	10%	9%	9%	7%	6%	16%	9%	7%	6%	15%	18%	11%	9%	9%
TOTAL 'PARTLY'	426	194	233	111	130	99	86	111	130	99	45	41	80	184	162
	83%	80%	85%	86%	84%	83%	78%	86%	84%	83%	79%	76%	78%	84%	84%
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QE8. To what extent could you use the train service as intended?

FILTER: ASK QE8 IF QE6 = 1 OR 2 OR 3 OR 4 OR 5 OR 6 OR 8 OR 13 OR 14 OR 17 OR 18

	Total	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU	
TOTAL	516	16	196	304	61	211	48	91	16	31	57	239	276	107	408	398	112	5	272	244	0	0	0	
Not at all	41	2	10	30	5	17	6	8	2	1	3	18	24	7	35	32	9	1	21	20	0	0	0	
	8%	11%	5%	10%	9%	8%	12%	8%	13%	3%	5%	8%	9%	6%	8%	8%	8%	21%	8%	8%	0	0	0	
Partly, with major difficulty	252	7	89	156	27	114	26	43	8	8	26	125	127	44	208	203	47	2	121	131	0	0	0	
	49%	44%	46%	51%	45%	54%	53%	47%	51%	26%	45%	52%	46%	41%	51%	51%	42%	38%	45%	54%	0	0	0	
Partly, with minor difficulty	174	5	79	91	21	65	14	32	5	21	18	77	97	46	128	129	43	2	102	72	0	0	0	
	34%	32%	40%	30%	34%	31%	28%	35%	30%	67%	31%	32%	35%	43%	31%	32%	39%	41%	38%	30%	0	0	0	
Fully	48	2	18	27	8	15	4	9	1	1	10	19	28	10	38	34	13	0	27	20	0	0	0	
	9%	13%	9%	9%	13%	7%	8%	10%	6%	3%	18%	8%	10%	9%	9%	9%	12%	0	10%	8%	0	0	0	
TOTAL 'PARTLY'	426	12	168	246	48	179	39	74	13	28	44	202	224	90	336	332	90	4	223	203	0	0	0	
	83%	76%	86%	81%	78%	85%	81%	82%	81%	93%	76%	84%	81%	84%	82%	83%	80%	79%	82%	83%	0	0	0	
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

QE9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	653	305	348	156	191	165	140	156	191	165	68	72	129	276	247
Returned the train ticket	92 14%	49 16%	43 12%	21 13%	25 13%	23 14%	24 17%	21 13%	25 13%	23 14%	10 15%	13 18%	19 15%	34 12%	39 16%
Bought a replacement train ticket	70 11%	25 8%	44 13%	25 16%	24 12%	11 7%	10 7%	25 16%	24 12%	11 7%	6 8%	5 7%	15 12%	22 8%	33 13%
Paid for alternative transport (e.g. bus, taxi, plane, boat)	93 14%	47 15%	46 13%	22 14%	26 13%	29 17%	17 12%	22 14%	26 13%	29 17%	10 14%	7 10%	15 11%	47 17%	32 13%
Made a complaint to the seller/provider	233 36%	115 38%	118 34%	49 31%	66 35%	65 40%	53 38%	49 31%	66 35%	65 40%	25 37%	28 38%	50 39%	90 33%	92 37%
Asked the seller/provider to provide transport continuation or re-routing	51 8%	23 8%	28 8%	22 14%	14 7%	11 7%	5 3%	22 14%	14 7%	11 7%	3 4%	2 3%	12 9%	21 8%	18 7%
Asked the seller/provider for compensation for damages or losses	82 13%	42 14%	41 12%	19 12%	24 12%	18 11%	22 16%	19 12%	24 12%	18 11%	12 17%	10 14%	18 14%	33 12%	31 13%
Asked the seller/provider to provide refund of the money I paid	124 19%	52 17%	72 21%	34 21%	31 16%	35 21%	25 18%	34 21%	31 16%	35 21%	12 17%	13 18%	23 18%	53 19%	48 20%
Made a complaint to a government body or consumer organisation	22 3%	12 4%	10 3%	4 2%	8 4%	5 3%	6 4%	4 2%	8 4%	5 3%	2 3%	4 6%	5 4%	10 4%	7 3%
Took the seller/provider to an out-of-court dispute settlement/alternative dispute resolution body (ADR)	10 1%	6 2%	4 1%	3 2%	4 2%	3 2%	0 0	3 2%	4 2%	3 2%	0 0	0 0	4 3%	2 1%	4 2%

QE9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	653	305	348	156	191	165	140	156	191	165	68	72	129	276	247
Took the seller/provider to court	7 1%	5 2%	2 1%	4 3%	0 0	3 2%	0 0	4 3%	0 0	3 2%	0 0	0 0	0 0	2 1%	5 2%
Other action	16 2%	9 3%	7 2%	4 2%	3 2%	6 3%	3 2%	4 2%	3 2%	6 3%	0 0	3 4%	4 3%	6 2%	6 2%
Have not taken any action	122 19%	57 19%	65 19%	36 23%	36 19%	19 11%	31 22%	36 23%	36 19%	19 11%	14 21%	17 24%	22 17%	55 20%	45 18%
TOTAL 'TOOK THE PROVIDER TO COURT OR TO AN OUT-OF COURT DISPUTE RESOLUTION BODY'	14 2%	9 3%	5 1%	6 4%	4 2%	4 2%	0 0	6 4%	4 2%	4 2%	0 0	0 0	4 3%	3 1%	7 3%
TOTAL 'MADE A COMPLAINT TO A GOVERNMENT BODY OR CONSUMER ORGANISATION OR TOOK THE PROVIDER TO AN OUT-OF-COURT DISPUTE RESOLUTION BODY'	29 4%	16 5%	13 4%	6 4%	11 6%	7 4%	6 4%	6 4%	11 6%	7 4%	2 3%	4 6%	8 6%	11 4%	10 4%
TOTAL 'AT LEAST ONE ACTION'	531 81%	248 81%	282 81%	120 77%	155 81%	146 89%	109 78%	120 77%	155 81%	146 89%	54 79%	55 76%	108 83%	221 80%	202 82%
Don't know	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0

QE9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	653	22	243	388	71	272	61	112	23	37	76	297	356	122	531	498	149	6	341	311	0	0	0
Returned the train ticket	92	2	31	60	9	33	12	15	3	8	14	42	50	0	92	69	23	0	53	39	0	0	0
	14%	9%	13%	15%	12%	12%	19%	13%	12%	21%	18%	14%	14%	0	17%	14%	16%	0	15%	13%	0	0	0
Bought a replacement train ticket	70	2	32	35	6	29	4	20	3	3	6	33	37	0	70	52	16	2	39	31	0	0	0
	11%	9%	13%	9%	8%	11%	6%	18%	12%	8%	7%	11%	10%	0	13%	10%	11%	35%	11%	10%	0	0	0
Paid for alternative transport (e.g. bus, taxi, plane, boat)	93	0	37	56	13	34	8	17	3	8	11	41	52	0	93	74	20	0	40	53	0	0	0
	14%	0	15%	14%	19%	12%	13%	15%	12%	21%	14%	14%	15%	0	18%	15%	13%	0	12%	17%	0	0	0
Made a complaint to the seller/provider	233	6	84	144	26	114	17	29	8	10	27	102	131	0	233	175	54	4	141	92	0	0	0
	36%	26%	34%	37%	37%	42%	28%	26%	36%	28%	36%	34%	37%	0	44%	35%	36%	65%	41%	30%	0	0	0
Asked the seller/provider to provide transport continuation or re-routing	51	2	16	33	5	22	5	13	0	4	2	18	33	0	51	40	10	1	30	22	0	0	0
	8%	9%	7%	9%	6%	8%	8%	12%	0	11%	3%	6%	9%	0	10%	8%	7%	17%	9%	7%	0	0	0
Asked the seller/provider for compensation for damages or losses	82	0	35	47	6	41	5	14	3	6	8	43	40	0	82	59	22	1	44	38	0	0	0
	13%	0	14%	12%	8%	15%	8%	12%	13%	16%	11%	14%	11%	0	15%	12%	15%	17%	13%	12%	0	0	0
Asked the seller/provider to provide refund of the money I paid	124	1	39	84	20	55	15	20	3	3	9	58	66	0	124	90	32	2	73	51	0	0	0
	19%	5%	16%	22%	28%	20%	24%	18%	13%	8%	11%	19%	19%	0	23%	18%	21%	35%	21%	16%	0	0	0
Made a complaint to a government body or consumer organisation	22	1	8	13	5	12	0	3	0	0	3	12	11	0	22	16	6	1	13	10	0	0	0
	3%	5%	3%	3%	7%	4%	0	3%	0	0	4%	4%	3%	0	4%	3%	4%	17%	4%	3%	0	0	0
Took the seller/provider to an out-of-court dispute settlement/alternative dispute resolution body (ADR)	10	0	6	4	3	4	0	2	0	1	0	2	8	0	10	6	4	0	5	5	0	0	0
	1%	0	2%	1%	4%	1%	0	2%	0	3%	0	1%	2%	0	2%	1%	2%	0	1%	2%	0	0	0

QE9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	653	22	243	388	71	272	61	112	23	37	76	297	356	122	531	498	149	6	341	311	0	0	0
Took the seller/provider to court	7	0	6	1	1	2	1	2	0	1	0	2	5	0	7	4	3	0	4	3	0	0	0
	1%	0	2%	0	1%	1%	1%	2%	0	3%	0	1%	1%	0	1%	1%	2%	0	1%	1%	0	0	0
Other action	16	4	5	7	1	5	2	3	2	1	2	9	6	0	16	11	5	0	6	10	0	0	0
	2%	19%	2%	2%	1%	2%	3%	3%	9%	3%	3%	3%	2%	0	3%	2%	3%	0	2%	3%	0	0	0
Have not taken any action	122	5	49	68	12	39	15	29	5	6	16	57	65	122	0	96	26	0	45	77	0	0	0
	19%	23%	20%	18%	17%	15%	24%	26%	22%	16%	21%	19%	18%	100%	0	19%	18%	0	13%	25%	0	0	0
TOTAL 'TOOK THE PROVIDER TO COURT OR TO AN OUT-OF COURT DISPUTE RESOLUTION BODY'	14	0	10	4	3	5	1	3	0	2	0	3	10	0	14	9	4	0	6	7	0	0	0
	2%	0	4%	1%	4%	2%	1%	3%	0	5%	0	1%	3%	0	3%	2%	3%	0	2%	2%	0	0	0
TOTAL 'MADE A COMPLAINT TO A GOVERNMENT BODY OR CONSUMER ORGANISATION OR TOOK THE PROVIDER TO AN OUT-OF-COURT DISPUTE RESOLUTION BODY'	29	1	13	15	7	14	0	4	0	1	3	13	16	0	29	20	8	1	16	13	0	0	0
	4%	5%	6%	4%	10%	5%	0	3%	0	3%	4%	4%	5%	0	5%	4%	6%	17%	5%	4%	0	0	0
TOTAL 'AT LEAST ONE ACTION'	531	17	194	320	59	232	47	83	18	31	60	240	290	0	531	402	123	6	297	234	0	0	0
	81%	77%	80%	82%	83%	85%	76%	74%	78%	84%	79%	81%	82%	0	100%	81%	82%	100%	87%	75%	0	0	0
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0



QE9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QE9BIS IF 'HAS NOT TAKEN ANY ACTION,' QE9 = 13

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	122	57	65	36	36	19	31	36	36	19	14	17	22	55	45
I was unlikely to get a satisfactory solution to the problem I encountered	77 63%	35 61%	42 64%	23 63%	23 64%	10 53%	21 68%	23 63%	23 64%	10 53%	10 72%	11 65%	9 41%	39 70%	29 65%
The sums involved were too small	27 22%	12 21%	15 23%	9 26%	5 13%	6 32%	7 22%	9 26%	5 13%	6 32%	3 21%	4 24%	6 27%	12 21%	10 21%
I did not know how or where to complain	13 10%	6 10%	7 11%	3 8%	6 16%	0 0	4 13%	3 8%	6 16%	0 0	3 21%	1 6%	2 9%	7 12%	4 9%
I was not sure of my rights as a passenger	14 11%	7 12%	7 10%	7 19%	4 11%	1 5%	2 6%	7 19%	4 11%	1 5%	1 7%	1 6%	2 9%	5 9%	7 15%
I thought it would take too long	16 13%	11 19%	5 8%	4 11%	7 19%	0 0	5 16%	4 11%	7 19%	0 0	1 7%	4 24%	4 18%	9 16%	3 7%
I tried to complain about other problems in the past but was not successful	15 12%	5 9%	10 15%	2 6%	6 16%	3 15%	4 13%	2 6%	6 16%	3 15%	3 21%	1 6%	1 5%	11 20%	3 6%
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	4 3%	1 2%	3 4%	3 8%	1 3%	0 0	0 0	3 8%	1 3%	0 0	0 0	0 0	0 0	0 0	4 8%
The complaints procedure was too complicated	10 8%	2 4%	8 12%	5 14%	3 8%	1 5%	1 3%	5 14%	3 8%	1 5%	0 0	1 6%	1 5%	2 4%	7 15%

QE9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QE9BIS IF 'HAS NOT TAKEN ANY ACTION,' QE9 = 13

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	122	57	65	36	36	19	31	36	36	19	14	17	22	55	45
Seller/provider fixed the problem on its own initiative	4 3%	2 3%	2 3%	1 3%	0 0	0 0	3 9%	1 3%	0 0	0 0	0 0	3 17%	1 4%	2 4%	1 2%
I have not had the time yet	6 5%	3 5%	3 4%	2 5%	3 8%	0 0	1 3%	2 5%	3 8%	0 0	1 7%	0 0	0 0	4 7%	2 4%
Other	6 5%	2 3%	4 6%	1 3%	1 3%	4 21%	0 0	1 3%	1 3%	4 21%	0 0	0 0	1 5%	5 9%	0 0
Don't know	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0

QE9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QE9BIS IF 'HAS NOT TAKEN ANY ACTION,' QE9 = 13

	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER			
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	122	5	49	68	12	39	15	29	5	6	16	57	65	122	0	96	26	0	45	77	0	0	0
I was unlikely to get a satisfactory solution to the problem I encountered	77	4	31	42	7	24	9	20	3	4	10	37	40	77	0	62	15	0	27	50	0	0	0
	63%	80%	62%	62%	59%	60%	61%	71%	59%	66%	63%	66%	61%	63%	0	65%	56%	0	60%	65%	0	0	0
The sums involved were too small	27	1	10	17	2	5	2	9	2	3	4	12	16	27	0	19	8	0	7	20	0	0	0
	22%	20%	20%	24%	16%	12%	13%	32%	41%	51%	25%	21%	24%	22%	0	20%	29%	0	16%	26%	0	0	0
I did not know how or where to complain	13	1	5	7	2	2	1	5	1	0	2	9	4	13	0	12	1	0	3	10	0	0	0
	10%	20%	10%	10%	16%	5%	6%	17%	20%	0	12%	15%	6%	10%	0	12%	4%	0	7%	13%	0	0	0
I was not sure of my rights as a passenger	14	0	6	8	0	5	1	6	1	0	1	9	5	14	0	10	4	0	7	7	0	0	0
	11%	0	12%	12%	0	13%	7%	20%	20%	0	6%	16%	7%	11%	0	10%	15%	0	16%	9%	0	0	0
I thought it would take too long	16	0	2	14	3	3	2	5	0	1	2	8	8	16	0	12	4	0	5	11	0	0	0
	13%	0	4%	21%	25%	8%	13%	17%	0	17%	13%	14%	12%	13%	0	12%	15%	0	11%	14%	0	0	0
I tried to complain about other problems in the past but was not successful	15	0	6	9	2	7	1	2	3	0	0	8	7	15	0	13	2	0	5	10	0	0	0
	12%	0	12%	13%	17%	17%	6%	7%	59%	0	0	14%	11%	12%	0	13%	8%	0	11%	13%	0	0	0
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	4	0	2	2	0	1	0	3	0	0	0	2	2	4	0	2	2	0	2	2	0	0	0
	3%	0	4%	3%	0	3%	0	10%	0	0	0	3%	3%	3%	0	2%	7%	0	5%	2%	0	0	0
The complaints procedure was too complicated	10	1	3	6	1	7	0	2	0	0	0	4	6	10	0	8	2	0	5	5	0	0	0
	8%	20%	6%	9%	8%	17%	0	7%	0	0	0	7%	9%	8%	0	8%	8%	0	11%	6%	0	0	0

QE9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QE9BIS IF 'HAS NOT TAKEN ANY ACTION,' QE9 = 13

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	122	5	49	68	12	39	15	29	5	6	16	57	65	122	0	96	26	0	45	77	0	0	0
Seller/provider fixed the problem on its own initiative	4	0	3	1	0	0	1	0	0	0	3	3	1	4	0	3	1	0	3	1	0	0	0
I have not had the time yet	6	0	1	5	0	2	2	2	0	0	0	2	4	6	0	5	1	0	2	4	0	0	0
Other	6	0	4	2	1	2	2	0	1	0	0	2	4	6	0	4	2	0	2	4	0	0	0
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QE10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, contacting the seller/provider, complaining to the national authority in charge of enforcing passenger rights, going to an alternative dispute resolution body or to court, looking for an alternative etc.?

The below average of consumer detriment is calculated for all respondents who have experienced a problem described as the first or second most serious problem.

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	653	305	348	156	191	165	140	156	191	165	68	72	129	276	247
Less than 1 hour	121 19%	55 18%	66 19%	27 17%	37 19%	33 20%	26 18%	27 17%	37 19%	33 20%	11 16%	15 20%	28 22%	40 14%	53 22%
1 to 2 hours	253 39%	115 38%	138 40%	62 40%	71 37%	61 37%	58 42%	62 40%	71 37%	61 37%	29 43%	29 40%	41 32%	111 40%	101 41%
3 to 4 hours	163 25%	82 27%	81 23%	46 29%	46 24%	38 23%	34 24%	46 29%	46 24%	38 23%	15 21%	19 27%	34 27%	75 27%	53 22%
5 to 10 hours	63 10%	31 10%	32 9%	11 7%	16 9%	21 13%	15 10%	11 7%	16 9%	21 13%	10 14%	5 7%	16 13%	30 11%	17 7%
11 to 20 hours	19 3%	8 3%	11 3%	4 3%	8 4%	5 3%	2 1%	4 3%	8 4%	5 3%	1 1%	1 1%	2 1%	8 3%	9 4%
More than 20 hours	22 3%	8 2%	14 4%	3 2%	11 6%	6 4%	2 1%	3 2%	11 6%	6 4%	2 3%	0 0	6 5%	6 2%	10 4%
No time lost	12 2%	6 2%	6 2%	4 2%	3 2%	1 1%	4 3%	4 2%	3 2%	1 1%	1 2%	3 4%	1 1%	8 3%	3 1%
Don't remember	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Average	3,4	3,3	3,5	3,1	4	3,6	2,9	3,1	4	3,6	3,3	2,5	3,6	3,4	3,4

QE10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, contacting the seller/provider, complaining to the national authority in charge of enforcing passenger rights, going to an alternative dispute resolution body or to court, looking for an alternative etc.?

The below average of consumer detriment is calculated for all respondents who have experienced a problem described as the first or second most serious problem.

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	653	305	348	156	191	165	140	156	191	165	68	72	129	276	247
TOTAL 'AT LEAST SOME TIME LOST'	641	299	342	152	188	164	136	152	188	164	67	69	128	269	244
	98%	98%	98%	98%	98%	99%	97%	98%	98%	99%	98%	96%	99%	97%	99%

QE10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, contacting the seller/provider, complaining to the national authority in charge of enforcing passenger rights, going to an alternative dispute resolution body or to court, looking for an alternative etc.?

The below average of consumer detriment is calculated for all respondents who have experienced a problem described as the first or second most serious problem.

FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	653	22	243	388	71	272	61	112	23	37	76	297	356	122	531	498	149	6	341	311	0	0	0
Less than 1 hour	121	4	50	68	11	42	17	19	5	9	19	55	67	37	84	96	25	0	58	63	0	0	0
	19%	17%	20%	18%	15%	16%	27%	17%	22%	23%	25%	18%	19%	31%	16%	19%	17%	0	17%	20%	0	0	0
1 to 2 hours	253	11	91	151	27	108	22	47	5	13	31	122	131	47	206	201	50	2	131	122	0	0	0
	39%	50%	38%	39%	38%	40%	37%	42%	21%	36%	40%	41%	37%	39%	39%	40%	33%	34%	38%	39%	0	0	0
3 to 4 hours	163	3	54	106	19	70	13	31	7	8	15	71	92	20	142	124	37	2	90	72	0	0	0
	25%	14%	22%	27%	27%	26%	21%	28%	28%	22%	20%	24%	26%	17%	27%	25%	25%	35%	26%	23%	0	0	0
5 to 10 hours	63	2	26	35	8	29	6	5	3	5	8	32	32	3	60	41	22	0	38	25	0	0	0
	10%	9%	11%	9%	11%	11%	9%	5%	13%	13%	10%	11%	9%	2%	11%	8%	15%	0	11%	8%	0	0	0
11 to 20 hours	19	0	8	11	1	10	2	4	1	0	1	5	14	0	19	14	4	1	10	9	0	0	0
	3%	0	3%	3%	1%	4%	3%	4%	4%	0	1%	2%	4%	0	4%	3%	3%	14%	3%	3%	0	0	0
More than 20 hours	22	1	7	14	4	11	1	1	3	2	0	9	13	2	20	13	8	1	9	13	0	0	0
	3%	5%	3%	4%	5%	4%	2%	1%	13%	5%	0	3%	4%	2%	4%	3%	5%	17%	3%	4%	0	0	0
No time lost	12	1	8	3	2	2	1	4	0	0	3	4	8	12	0	8	4	0	5	7	0	0	0
	2%	5%	3%	1%	3%	1%	2%	3%	0	0	4%	1%	2%	10%	0	2%	3%	0	1%	2%	0	0	0
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Average	3,4	3,1	3,4	3,5	3,8	3,8	3	2,9	5,5	3,5	2,5	3,2	3,6	2	3,7	3,2	4,1	7,4	3,4	3,4	0	0	0

QE10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, contacting the seller/provider, complaining to the national authority in charge of enforcing passenger rights, going to an alternative dispute resolution body or to court, looking for an alternative etc.?

The below average of consumer detriment is calculated for all respondents who have experienced a problem described as the first or second most serious problem.

FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	653	22	243	388	71	272	61	112	23	37	76	297	356	122	531	498	149	6	341	311	0	0	0
TOTAL 'AT LEAST SOME TIME LOST'	641	21	235	385	69	270	60	108	23	37	73	293	348	110	531	490	145	6	337	304	0	0	0
	98%	95%	97%	99%	97%	99%	98%	97%	100%	100%	96%	99%	98%	90%	100%	98%	97%	100%	99%	98%	0	0	0



QE11. To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	653	305	348	156	191	165	140	156	191	165	68	72	129	276	247
Not at all or only a little	60	33	27	12	16	16	16	12	16	16	6	10	12	24	23
	9%	11%	8%	8%	8%	10%	11%	8%	8%	10%	8%	14%	9%	9%	9%
Moderately	225	102	123	61	64	54	45	61	64	54	23	23	52	91	82
	35%	34%	35%	39%	33%	33%	32%	39%	33%	33%	33%	32%	40%	33%	33%
Quite a lot	254	120	134	56	72	66	61	56	72	66	29	32	46	105	103
	39%	39%	39%	36%	38%	40%	43%	36%	38%	40%	42%	44%	36%	38%	42%
Extremely	114	50	64	27	40	29	18	27	40	29	11	7	20	56	38
	17%	16%	18%	17%	21%	17%	13%	17%	21%	17%	17%	10%	15%	20%	16%
TOTAL 'NOT AT ALL TO MODERATELY'	285	135	150	73	80	70	61	73	80	70	28	33	64	116	105
	44%	44%	43%	47%	42%	43%	44%	47%	42%	43%	42%	46%	49%	42%	43%
TOTAL 'QUITE A LOT / EXTREMELY'	368	170	198	83	112	94	79	83	112	94	40	39	66	161	142
	56%	56%	57%	53%	58%	57%	56%	53%	58%	57%	58%	54%	51%	58%	57%
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QE11. To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	653	22	243	388	71	272	61	112	23	37	76	297	356	122	531	498	149	6	341	311	0	0	0
Not at all or only a little	60	2	21	37	4	25	3	11	3	4	10	18	42	14	45	43	17	0	38	22	0	0	0
	9%	9%	9%	9%	5%	9%	5%	10%	13%	10%	13%	6%	12%	12%	9%	9%	11%	0	11%	7%	0	0	0
Moderately	225	8	84	133	18	98	29	41	6	10	24	87	139	45	180	181	43	2	128	97	0	0	0
	35%	36%	35%	34%	25%	36%	47%	37%	25%	26%	31%	29%	39%	37%	34%	36%	29%	32%	38%	31%	0	0	0
Quite a lot	254	10	97	147	28	104	18	37	11	20	36	140	115	46	208	188	63	3	130	124	0	0	0
	39%	46%	40%	38%	39%	38%	30%	33%	48%	53%	47%	47%	32%	37%	39%	38%	42%	51%	38%	40%	0	0	0
Extremely	114	2	40	71	22	44	11	23	3	4	7	53	61	17	97	86	26	1	46	68	0	0	0
	17%	9%	17%	18%	31%	16%	19%	20%	13%	11%	9%	18%	17%	14%	18%	17%	18%	17%	13%	22%	0	0	0
TOTAL 'NOT AT ALL TO MODERATELY'	285	10	105	170	22	123	31	52	9	13	34	105	180	59	225	223	60	2	166	119	0	0	0
	44%	45%	43%	44%	31%	45%	51%	47%	39%	36%	44%	35%	51%	49%	42%	45%	40%	32%	49%	38%	0	0	0
TOTAL 'QUITE A LOT / EXTREMELY'	368	12	138	218	50	148	30	60	14	24	42	193	175	63	305	274	89	4	176	192	0	0	0
	56%	55%	57%	56%	69%	55%	49%	53%	61%	64%	56%	65%	49%	51%	58%	55%	60%	68%	51%	62%	0	0	0
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QE12A12. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller/provider?  
Please provide an estimate for the following possible cost items.  
Costs of replacement ticket/alternative transport at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs of replacement ticket/alternative transport'

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	653	305	348	156	191	165	140	156	191	165	68	72	129	276	247
EUR 0	68	40	29	11	17	22	19	11	17	22	8	11	14	23	31
	10%	13%	8%	7%	9%	13%	14%	7%	9%	13%	11%	16%	11%	8%	13%
EUR 1 - EUR 19	65	25	40	24	19	11	11	24	19	11	2	9	7	30	28
	10%	8%	12%	15%	10%	7%	8%	15%	10%	7%	3%	12%	5%	11%	12%
EUR 20 - EUR 49	72	33	39	18	19	17	18	18	19	17	9	9	23	27	22
	11%	11%	11%	11%	10%	11%	13%	11%	10%	11%	13%	13%	18%	10%	9%
EUR 50 - EUR 99	50	17	33	19	9	14	9	19	9	14	7	2	10	27	14
	8%	6%	10%	12%	5%	8%	6%	12%	5%	8%	10%	3%	8%	10%	6%
EUR 100 - EUR 199	26	17	9	4	11	9	2	4	11	9	1	1	2	14	10
	4%	6%	3%	3%	6%	5%	1%	3%	6%	5%	2%	1%	2%	5%	4%
More than EUR 200	9	6	3	0	4	4	1	0	4	4	1	0	2	2	5
	1%	2%	1%	0	2%	2%	1%	0	2%	2%	1%	0	1%	1%	2%
Not relevant	247	121	126	51	73	62	61	51	73	62	32	29	44	104	98
	38%	40%	36%	33%	38%	38%	43%	33%	38%	38%	47%	40%	34%	38%	40%
Don't remember	116	47	69	30	40	26	20	30	40	26	9	11	27	50	39
	18%	15%	20%	19%	21%	16%	14%	19%	21%	16%	13%	15%	21%	18%	16%

QE12A12. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller/provider?

Please provide an estimate for the following possible cost items.

Costs of replacement ticket/alternative transport at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs of replacement ticket/alternative transport'

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	653	305	348	156	191	165	140	156	191	165	68	72	129	276	247
Average	54,3	65,6	45,5	39,3	65	67,6	44	39,3	65	67,6	59,9	29,1	47,9	53,1	59,5

QE12A12. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller/provider?  
Please provide an estimate for the following possible cost items.  
Costs of replacement ticket/alternative transport at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs of replacement ticket/alternative transport'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU	
TOTAL	653	22	243	388	71	272	61	112	23	37	76	297	356	122	531	498	149	6	341	311	0	0	0	
EUR 0	68	3	25	40	12	30	4	6	1	7	9	30	39	17	51	54	13	1	41	27	0	0	0	
	10%	14%	10%	10%	17%	11%	6%	5%	5%	18%	12%	10%	11%	14%	10%	11%	9%	17%	12%	9%	0	0	0	
EUR 1 - EUR 19	65	0	26	39	6	24	4	18	0	5	8	31	35	7	58	50	15	0	32	33	0	0	0	
	10%	0	11%	10%	9%	9%	6%	16%	0	13%	10%	10%	10%	6%	11%	10%	10%	0	9%	11%	0	0	0	
EUR 20 - EUR 49	72	2	29	41	8	25	9	13	3	2	11	35	37	4	68	57	15	0	35	37	0	0	0	
	11%	9%	12%	11%	11%	9%	15%	12%	13%	5%	15%	12%	10%	3%	13%	11%	10%	0	10%	12%	0	0	0	
EUR 50 - EUR 99	50	2	18	31	4	23	4	11	3	3	3	30	21	0	50	35	15	0	28	22	0	0	0	
	8%	9%	7%	8%	6%	8%	6%	10%	12%	8%	4%	10%	6%	0	10%	7%	10%	0	8%	7%	0	0	0	
EUR 100 - EUR 199	26	0	6	20	5	14	1	4	1	1	0	12	14	2	24	24	2	0	20	6	0	0	0	
	4%	0	2%	5%	7%	5%	1%	3%	4%	3%	0	4%	4%	2%	4%	5%	1%	0	6%	2%	0	0	0	
More than EUR 200	9	0	2	7	2	4	0	0	0	2	1	2	7	0	9	8	1	0	6	3	0	0	0	
	1%	0	1%	2%	2%	1%	0	0	0	5%	1%	1%	2%	0	2%	2%	1%	0	2%	1%	0	0	0	
Not relevant	247	11	88	148	23	115	25	33	7	10	34	95	151	74	173	184	60	2	122	125	0	0	0	
	38%	50%	36%	38%	32%	42%	41%	30%	30%	27%	45%	32%	43%	60%	33%	37%	41%	34%	36%	40%	0	0	0	
Don't remember	116	4	49	63	12	37	14	27	8	8	10	63	52	19	97	86	27	3	58	58	0	0	0	
	18%	18%	20%	16%	16%	14%	24%	24%	36%	21%	13%	21%	15%	15%	18%	17%	18%	49%	17%	19%	0	0	0	

QE12A12. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller/provider?  
Please provide an estimate for the following possible cost items.  
Costs of replacement ticket/alternative transport at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs of replacement ticket/alternative transport'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	653	22	243	388	71	272	61	112	23	37	76	297	356	122	531	498	149	6	341	311	0	0	0
Average	54,3	48,6	44,3	60,4	67,3	59,5	41,7	36,9	53,1	94,7	42,5	51,2	57,4	34,8	55,6	57,4	43,4	0	63,8	43	0	0	0

QE12A22. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller/provider?  
Please provide an estimate for the following possible cost items.  
Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs related to court proceedings'

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	653	305	348	156	191	165	140	156	191	165	68	72	129	276	247
EUR 0	112	58	53	19	27	38	28	19	27	38	10	18	19	55	37
	17%	19%	15%	12%	14%	23%	20%	12%	14%	23%	15%	25%	15%	20%	15%
EUR 1 - EUR 99	24	10	14	10	10	4	0	10	10	4	0	0	6	8	11
	4%	3%	4%	6%	5%	2%	0	6%	5%	2%	0	0	4%	3%	4%
EUR 100 - EUR 199	5	3	2	0	2	2	1	0	2	2	1	0	1	3	1
	1%	1%	1%	0	1%	1%	1%	0	1%	1%	1%	0	1%	1%	0
EUR 200 or more	6	6	0	2	1	3	0	2	1	3	0	0	1	3	2
	1%	2%	0	1%	1%	2%	0	1%	1%	2%	0	0	1%	1%	1%
Not relevant	430	198	233	103	123	101	103	103	123	101	54	50	79	176	176
	66%	65%	67%	66%	64%	61%	74%	66%	64%	61%	79%	69%	61%	64%	71%
Don't remember	76	30	46	23	28	18	8	23	28	18	4	4	23	32	21
	12%	10%	13%	15%	15%	11%	5%	15%	15%	11%	5%	6%	18%	11%	8%
Average	77,3	115,3	33,7	51,1	48	157,8	100	51,1	48	157,8	100	0	72,4	91,2	66,7

QE12A22. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller/provider?  
Please provide an estimate for the following possible cost items.  
Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs related to court proceedings'

FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	653	22	243	388	71	272	61	112	23	37	76	297	356	122	531	498	149	6	341	311	0	0	0
EUR 0	112	3	42	66	18	43	8	13	2	7	20	54	57	20	91	86	25	1	55	57	0	0	0
	17%	14%	17%	17%	25%	16%	13%	12%	9%	20%	27%	18%	16%	17%	17%	17%	17%	17%	16%	18%	0	0	0
EUR 1 - EUR 99	24	0	9	15	3	10	4	6	1	1	0	15	9	1	23	19	5	0	12	12	0	0	0
	4%	0	4%	4%	4%	4%	6%	5%	4%	3%	0	5%	3%	1%	4%	4%	3%	0	4%	4%	0	0	0
EUR 100 - EUR 199	5	1	3	1	0	2	1	0	1	0	1	1	4	0	5	5	0	0	2	3	0	0	0
	1%	5%	1%	0	0	1%	2%	0	4%	0	1%	0	1%	0	1%	1%	0	0	1%	1%	0	0	0
EUR 200 or more	6	0	4	2	3	1	0	0	0	2	0	2	4	0	6	4	2	0	4	2	0	0	0
	1%	0	2%	0	4%	0	0	0	0	5%	0	1%	1%	0	1%	1%	1%	0	1%	1%	0	0	0
Not relevant	430	16	149	265	38	193	41	73	14	20	52	185	245	87	343	326	101	3	229	201	0	0	0
	66%	72%	62%	68%	53%	71%	67%	65%	60%	53%	68%	62%	69%	72%	65%	66%	68%	52%	67%	65%	0	0	0
Don't remember	76	2	35	38	10	23	8	20	5	7	3	40	36	14	62	57	17	2	39	37	0	0	0
	12%	9%	15%	10%	14%	8%	13%	18%	23%	19%	4%	13%	10%	11%	12%	12%	11%	32%	12%	12%	0	0	0
Average	77,3	117	103,4	52,6	146,4	54,9	40	18,1	73,7	207,7	100	59,5	96	4	79,4	63,1	136,7	0	85,3	68,6	0	0	0



QE12A32. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller/provider?  
Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, accommodation, meals, refreshments, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred other extra costs'

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	653	305	348	156	191	165	140	156	191	165	68	72	129	276	247
EUR 0	74	41	33	12	20	23	19	12	20	23	6	13	14	34	27
	11%	13%	10%	8%	10%	14%	14%	8%	10%	14%	9%	18%	11%	12%	11%
EUR 1 - EUR 9	59	24	35	21	16	12	11	21	16	12	5	6	10	23	27
	9%	8%	10%	13%	8%	7%	8%	13%	8%	7%	7%	8%	8%	8%	11%
EUR 10 - EUR 29	82	39	42	18	20	27	17	18	20	27	10	7	17	36	28
	12%	13%	12%	11%	10%	16%	12%	11%	10%	16%	15%	10%	13%	13%	12%
EUR 30 - EUR 69	19	8	11	4	4	7	4	4	4	7	1	3	3	11	5
	3%	3%	3%	3%	2%	4%	3%	3%	2%	4%	1%	4%	2%	4%	2%
EUR 70 - EUR 149	9	7	2	2	3	2	2	2	3	2	1	1	2	2	5
	1%	2%	1%	1%	2%	1%	1%	1%	2%	1%	1%	1%	2%	1%	2%
EUR 150 or more	6	4	2	1	5	0	0	1	5	0	0	0	3	2	1
	1%	1%	1%	1%	3%	0	0	1%	3%	0	0	0	2%	1%	0
Not relevant	304	139	165	71	93	71	69	71	93	71	36	34	52	132	120
	47%	46%	48%	46%	49%	43%	49%	46%	49%	43%	52%	47%	40%	48%	49%
Don't remember	100	43	57	28	32	23	17	28	32	23	9	8	28	38	34
	15%	14%	16%	18%	16%	14%	12%	18%	16%	14%	14%	11%	22%	14%	14%

QE12A32. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller/provider?  
Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, accommodation, meals, refreshments, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred other extra costs'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	653	305	348	156	191	165	140	156	191	165	68	72	129	276	247
Average	36,5	42,3	31,3	27,2	72,7	20,8	20,8	27,2	72,7	20,8	18,2	23,4	61,5	28,6	31,8

QE12A32. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller/provider?  
Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, accommodation, meals, refreshments, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred other extra costs'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	653	22	243	388	71	272	61	112	23	37	76	297	356	122	531	498	149	6	341	311	0	0	0
EUR 0	74	2	26	47	13	30	4	8	1	5	13	37	37	18	56	59	14	1	37	37	0	0	0
	11%	9%	11%	12%	18%	11%	6%	7%	5%	15%	18%	12%	11%	15%	11%	12%	9%	17%	11%	12%	0	0	0
EUR 1 - EUR 9	59	1	17	41	5	24	3	18	3	2	5	29	30	3	56	46	13	0	35	24	0	0	0
	9%	5%	7%	10%	7%	9%	5%	16%	13%	5%	6%	10%	9%	2%	11%	9%	9%	0	10%	8%	0	0	0
EUR 10 - EUR 29	82	1	31	50	11	38	6	12	3	2	10	43	39	7	75	61	21	0	45	37	0	0	0
	12%	4%	13%	13%	15%	14%	11%	11%	12%	5%	13%	14%	11%	5%	14%	12%	14%	0	13%	12%	0	0	0
EUR 30 - EUR 69	19	1	7	11	2	6	3	1	2	4	1	8	11	0	19	13	6	0	9	10	0	0	0
	3%	5%	3%	3%	3%	2%	5%	1%	8%	11%	1%	3%	3%	0	4%	3%	4%	0	3%	3%	0	0	0
EUR 70 - EUR 149	9	0	3	6	2	3	1	1	0	0	2	2	7	0	9	6	3	0	7	2	0	0	0
	1%	0	1%	1%	3%	1%	2%	1%	0	0	3%	1%	2%	0	2%	1%	2%	0	2%	1%	0	0	0
EUR 150 or more	6	0	1	5	1	3	1	0	0	1	0	2	4	0	6	6	0	0	5	1	0	0	0
	1%	0	0	1%	2%	1%	1%	0	0	3%	0	1%	1%	0	1%	1%	0	0	1%	0	0	0	0
Not relevant	304	12	124	168	26	135	30	50	9	17	37	125	179	78	226	237	66	2	148	156	0	0	0
	47%	55%	51%	43%	37%	50%	50%	45%	38%	45%	48%	42%	50%	64%	43%	48%	44%	34%	43%	50%	0	0	0
Don't remember	100	5	34	61	12	34	13	22	6	6	9	52	48	17	84	71	27	3	56	44	0	0	0
	15%	22%	14%	16%	16%	13%	20%	20%	24%	16%	11%	17%	14%	14%	16%	14%	18%	49%	16%	14%	0	0	0

QE12A32. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller/provider?  
Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, accommodation, meals, refreshments, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred other extra costs'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	653	22	243	388	71	272	61	112	23	37	76	297	356	122	531	498	149	6	341	311	0	0	0
Average	36,5	15,5	24,8	43,2	41,3	45,6	31,6	13,6	18,4	79,8	23,8	30	42,5	10,4	38	41,2	21,9	0	40,9	30,6	0	0	0

QE12AT2. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who incurred costs trying to sort out the problem'

INDICATE TOTAL AMOUNT

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	653	305	348	156	191	165	140	156	191	165	68	72	129	276	247
EUR 0	305	146	158	66	94	72	73	66	94	72	34	39	57	128	120
	47%	48%	46%	42%	49%	43%	52%	42%	49%	43%	50%	54%	44%	46%	49%
EUR 1 - EUR 19	102	45	56	31	24	25	22	31	24	25	10	12	13	44	45
	16%	15%	16%	20%	13%	15%	15%	20%	13%	15%	14%	16%	10%	16%	18%
EUR 20 - EUR 49	80	33	46	14	23	19	24	14	23	19	11	13	27	29	24
	12%	11%	13%	9%	12%	12%	17%	9%	12%	12%	16%	18%	21%	11%	10%
EUR 50 - EUR 99	56	21	35	23	10	14	10	23	10	14	7	3	10	26	21
	9%	7%	10%	14%	5%	8%	7%	14%	5%	8%	10%	4%	8%	9%	8%
EUR 100 or more	59	37	23	11	21	20	7	11	21	20	5	2	9	29	22
	9%	12%	6%	7%	11%	12%	5%	7%	11%	12%	7%	3%	7%	10%	9%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	52	23	29	12	20	15	5	12	20	15	2	3	15	21	16
	8%	7%	8%	8%	10%	9%	3%	8%	10%	9%	3%	4%	11%	8%	6%
Average	71,2	88,6	56,5	56	103,9	77,2	41,8	56	103,9	77,2	49,4	33,6	82,8	67,7	69,2

QE12AT2. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who incurred costs trying to sort out the problem'

INDICATE TOTAL AMOUNT

	Total	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU	
TOTAL	653	22	243	388	71	272	61	112	23	37	76	297	356	122	531	498	149	6	341	311	0	0	0	
EUR 0	305	16	115	174	26	129	32	46	10	19	43	135	169	89	216	231	70	4	151	154	0	0	0	
	47%	73%	47%	45%	37%	47%	53%	41%	43%	50%	56%	46%	48%	73%	41%	46%	47%	68%	44%	49%	0	0	0	
EUR 1 - EUR 19	102	1	37	64	11	43	5	25	3	4	11	41	61	15	87	78	23	0	52	49	0	0	0	
	16%	5%	15%	16%	16%	16%	8%	22%	12%	10%	14%	14%	17%	12%	16%	16%	16%	0	15%	16%	0	0	0	
EUR 20 - EUR 49	80	1	29	49	10	32	8	11	2	2	14	31	48	5	75	61	19	0	41	39	0	0	0	
	12%	4%	12%	13%	14%	12%	14%	10%	9%	5%	18%	11%	14%	4%	14%	12%	13%	0	12%	12%	0	0	0	
EUR 50 - EUR 99	56	2	20	34	5	25	5	11	2	4	4	32	24	0	56	36	20	0	34	22	0	0	0	
	9%	9%	8%	9%	7%	9%	8%	10%	9%	11%	5%	11%	7%	0	11%	7%	13%	0	10%	7%	0	0	0	
EUR 100 or more	59	1	19	39	11	26	4	7	3	6	3	28	31	2	57	52	7	0	38	22	0	0	0	
	9%	5%	8%	10%	15%	10%	6%	6%	12%	16%	4%	9%	9%	2%	11%	11%	5%	0	11%	7%	0	0	0	
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Don't remember	52	1	23	28	8	17	7	12	4	3	2	29	23	12	40	39	11	2	27	25	0	0	0	
	8%	5%	9%	7%	11%	6%	11%	11%	15%	8%	3%	10%	6%	10%	8%	8%	7%	32%	8%	8%	0	0	0	
Average	71,2	71,7	63,8	75,4	92,1	74,4	63,3	41,5	66	162	47	68,8	73,2	25,6	74,8	75,3	57,7	0	81,3	58,7	0	0	0	

QE12A11. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller/provider?  
Please provide an estimate for the following possible cost items.  
Costs of replacement ticket/alternative transport at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

[Not relevant] is counted as zero  
FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	653	305	348	156	191	165	140	156	191	165	68	72	129	276	247
EUR 0	315	160	155	62	90	84	80	62	90	84	40	40	59	127	129
	48%	53%	44%	40%	47%	51%	57%	40%	47%	51%	58%	56%	45%	46%	52%
EUR 1 - EUR 19	65	25	40	24	19	11	11	24	19	11	2	9	7	30	28
	10%	8%	12%	15%	10%	7%	8%	15%	10%	7%	3%	12%	5%	11%	12%
EUR 20 - EUR 49	72	33	39	18	19	17	18	18	19	17	9	9	23	27	22
	11%	11%	11%	11%	10%	11%	13%	11%	10%	11%	13%	13%	18%	10%	9%
EUR 50 - EUR 99	50	17	33	19	9	14	9	19	9	14	7	2	10	27	14
	8%	6%	10%	12%	5%	8%	6%	12%	5%	8%	10%	3%	8%	10%	6%
EUR 100 - EUR 199	26	17	9	4	11	9	2	4	11	9	1	1	2	14	10
	4%	6%	3%	3%	6%	5%	1%	3%	6%	5%	2%	1%	2%	5%	4%
More than EUR 200	9	6	3	0	4	4	1	0	4	4	1	0	2	2	5
	1%	2%	1%	0	2%	2%	1%	0	2%	2%	1%	0	1%	1%	2%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	116	47	69	30	40	26	20	30	40	26	9	11	27	50	39
	18%	15%	20%	19%	21%	16%	14%	19%	21%	16%	13%	15%	21%	18%	16%

QE12A11. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller/provider?  
 Please provide an estimate for the following possible cost items.  
 Costs of replacement ticket/alternative transport at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero!  
 FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	653	305	348	156	191	165	140	156	191	165	68	72	129	276	247
Average	22,5	24,9	20,2	20	26,6	26,9	14,8	20	26,6	26,9	19,8	10	20,3	23,4	22,5



QE12A11. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller/provider?  
Please provide an estimate for the following possible cost items.  
Costs of replacement ticket/alternative transport at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

(Not relevant) is counted as zero  
FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU	
TOTAL	653	22	243	388	71	272	61	112	23	37	76	297	356	122	531	498	149	6	341	311	0	0	0	
EUR 0	315	14	113	188	34	144	29	39	8	17	44	125	190	91	224	239	73	3	163	152	0	0	0	
	48%	64%	47%	48%	48%	53%	47%	35%	35%	45%	57%	42%	53%	74%	42%	48%	49%	51%	48%	49%	0	0	0	
EUR 1 - EUR 19	65	0	26	39	6	24	4	18	0	5	8	31	35	7	58	50	15	0	32	33	0	0	0	
	10%	0	11%	10%	9%	9%	6%	16%	0	13%	10%	10%	10%	6%	11%	10%	10%	0	9%	11%	0	0	0	
EUR 20 - EUR 49	72	2	29	41	8	25	9	13	3	2	11	35	37	4	68	57	15	0	35	37	0	0	0	
	11%	9%	12%	11%	11%	9%	15%	12%	13%	5%	15%	12%	10%	3%	13%	11%	10%	0	10%	12%	0	0	0	
EUR 50 - EUR 99	50	2	18	31	4	23	4	11	3	3	3	30	21	0	50	35	15	0	28	22	0	0	0	
	8%	9%	7%	8%	6%	8%	6%	10%	12%	8%	4%	10%	6%	0	10%	7%	10%	0	8%	7%	0	0	0	
EUR 100 - EUR 199	26	0	6	20	5	14	1	4	1	1	0	12	14	2	24	24	2	0	20	6	0	0	0	
	4%	0	2%	5%	7%	5%	1%	3%	4%	3%	0	4%	4%	2%	4%	5%	1%	0	6%	2%	0	0	0	
More than EUR 200	9	0	2	7	2	4	0	0	0	2	1	2	7	0	9	8	1	0	6	3	0	0	0	
	1%	0	1%	2%	2%	1%	0	0	0	5%	1%	1%	2%	0	2%	2%	1%	0	2%	1%	0	0	0	
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Don't remember	116	4	49	63	12	37	14	27	8	8	10	63	52	19	97	86	27	3	58	58	0	0	0	
	18%	18%	20%	16%	16%	14%	24%	24%	36%	21%	13%	21%	15%	15%	18%	17%	18%	49%	17%	19%	0	0	0	

QE12A11. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller/provider?  
Please provide an estimate for the following possible cost items.  
Costs of replacement ticket/alternative transport at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

<sup>(Not relevant) is counted as zero</sup>  
FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	653	22	243	388	71	272	61	112	23	37	76	297	356	122	531	498	149	6	341	311	0	0	0
Average	22,5	10,6	18,5	25,5	28,4	22,9	16	20	24,3	41,1	14,6	23,8	21,4	4,3	26,8	24,2	17,3	0	27,2	17,2	0	0	0

QE12A21. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller/provider?  
Please provide an estimate for the following possible cost items.  
Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero.  
FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	653	305	348	156	191	165	140	156	191	165	68	72	129	276	247
EUR 0	542	256	286	122	150	139	132	122	150	139	64	68	98	231	213
	83%	84%	82%	78%	78%	84%	94%	78%	78%	84%	93%	94%	76%	84%	86%
EUR 1 - EUR 99	24	10	14	10	10	4	0	10	10	4	0	0	6	8	11
	4%	3%	4%	6%	5%	2%	0	6%	5%	2%	0	0	4%	3%	4%
EUR 100 - EUR 199	5	3	2	0	2	2	1	0	2	2	1	0	1	3	1
	1%	1%	1%	0	1%	1%	1%	0	1%	1%	1%	0	1%	1%	0
EUR 200 or more	6	6	0	2	1	3	0	2	1	3	0	0	1	3	2
	1%	2%	0	1%	1%	2%	0	1%	1%	2%	0	0	1%	1%	1%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	76	30	46	23	28	18	8	23	28	18	4	4	23	32	21
	12%	10%	13%	15%	15%	11%	5%	15%	15%	11%	5%	6%	18%	11%	8%
Average	4,7	7,8	1,8	4,6	3,9	9,2	0,7	4,6	3,9	9,2	1,5	0	5,3	5	4,1

QE12A21. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller/provider?  
Please provide an estimate for the following possible cost items.  
Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

[Not relevant] is counted as zero.  
FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	653	22	243	388	71	272	61	112	23	37	76	297	356	122	531	498	149	6	341	311	0	0	0
EUR 0	542	19	192	331	56	237	49	85	16	27	72	239	303	107	435	412	126	4	284	258	0	0	0
	83%	86%	79%	85%	78%	87%	80%	76%	69%	73%	95%	81%	85%	88%	82%	83%	84%	68%	83%	83%	0	0	0
EUR 1 - EUR 99	24	0	9	15	3	10	4	6	1	1	0	15	9	1	23	19	5	0	12	12	0	0	0
	4%	0	4%	4%	4%	4%	6%	5%	4%	3%	0	5%	3%	1%	4%	4%	3%	0	4%	4%	0	0	0
EUR 100 - EUR 199	5	1	3	1	0	2	1	0	1	0	1	1	4	0	5	5	0	0	2	3	0	0	0
	1%	5%	1%	0	0	1%	2%	0	4%	0	1%	0	1%	0	1%	1%	0	0	1%	1%	0	0	0
EUR 200 or more	6	0	4	2	3	1	0	0	0	2	0	2	4	0	6	4	2	0	4	2	0	0	0
	1%	0	2%	0	4%	0	0	0	0	5%	0	1%	1%	0	1%	1%	1%	0	1%	1%	0	0	0
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	76	2	35	38	10	23	8	20	5	7	3	40	36	14	62	57	17	2	39	37	0	0	0
	12%	9%	15%	10%	14%	8%	13%	18%	23%	19%	4%	13%	10%	11%	12%	12%	11%	32%	12%	12%	0	0	0
Average	4,7	5,8	7,9	2,7	14	2,8	3,6	1,2	7,5	20,7	1,3	4,1	5,1	0	5,8	4	7	0	5,2	4,2	0	0	0

QE12A31. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller/provider?  
Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, accommodation, meals, refreshments, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

[Not relevant] is counted as zero  
FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	653	305	348	156	191	165	140	156	191	165	68	72	129	276	247
EUR 0	378	180	198	83	113	94	89	83	113	94	42	47	66	166	147
	58%	59%	57%	53%	59%	57%	63%	53%	59%	57%	61%	65%	51%	60%	59%
EUR 1 - EUR 9	59	24	35	21	16	12	11	21	16	12	5	6	10	23	27
	9%	8%	10%	13%	8%	7%	8%	13%	8%	7%	7%	8%	8%	8%	11%
EUR 10 - EUR 29	82	39	42	18	20	27	17	18	20	27	10	7	17	36	28
	12%	13%	12%	11%	10%	16%	12%	11%	10%	16%	15%	10%	13%	13%	12%
EUR 30 - EUR 69	19	8	11	4	4	7	4	4	4	7	1	3	3	11	5
	3%	3%	3%	3%	2%	4%	3%	3%	2%	4%	1%	4%	2%	4%	2%
EUR 70 - EUR 149	9	7	2	2	3	2	2	2	3	2	1	1	2	2	5
	1%	2%	1%	1%	2%	1%	1%	1%	2%	1%	1%	1%	2%	1%	2%
EUR 150 or more	6	4	2	1	5	0	0	1	5	0	0	0	3	2	1
	1%	1%	1%	1%	3%	0	0	1%	3%	0	0	0	2%	1%	0
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	100	43	57	28	32	23	17	28	32	23	9	8	28	38	34
	15%	14%	16%	18%	16%	14%	12%	18%	16%	14%	14%	11%	22%	14%	14%

QE12A31. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller/provider?  
Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, accommodation, meals, refreshments, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero.  
FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	653	305	348	156	191	165	140	156	191	165	68	72	129	276	247
Average	11,5	13,3	9,9	9,6	21,4	7	5,8	9,6	21,4	7	5,3	6,2	21,4	8,7	9,9

QE12A31. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller/provider?  
Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, accommodation, meals, refreshments, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

[Not relevant] is counted as zero  
FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	653	22	243	388	71	272	61	112	23	37	76	297	356	122	531	498	149	6	341	311	0	0	0
EUR 0	378	14	150	214	39	164	34	58	10	22	50	162	217	96	282	296	79	3	185	193	0	0	0
	58%	64%	62%	55%	55%	60%	56%	52%	43%	60%	66%	54%	61%	79%	53%	59%	53%	51%	54%	62%	0	0	0
EUR 1 - EUR 9	59	1	17	41	5	24	3	18	3	2	5	29	30	3	56	46	13	0	35	24	0	0	0
	9%	5%	7%	10%	7%	9%	5%	16%	13%	5%	6%	10%	9%	2%	11%	9%	9%	0	10%	8%	0	0	0
EUR 10 - EUR 29	82	1	31	50	11	38	6	12	3	2	10	43	39	7	75	61	21	0	45	37	0	0	0
	12%	4%	13%	13%	15%	14%	11%	11%	12%	5%	13%	14%	11%	5%	14%	12%	14%	0	13%	12%	0	0	0
EUR 30 - EUR 69	19	1	7	11	2	6	3	1	2	4	1	8	11	0	19	13	6	0	9	10	0	0	0
	3%	5%	3%	3%	3%	2%	5%	1%	8%	11%	1%	3%	3%	0	4%	3%	4%	0	3%	3%	0	0	0
EUR 70 - EUR 149	9	0	3	6	2	3	1	1	0	0	2	2	7	0	9	6	3	0	7	2	0	0	0
	1%	0	1%	1%	3%	1%	2%	1%	0	0	3%	1%	2%	0	2%	1%	2%	0	2%	1%	0	0	0
EUR 150 or more	6	0	1	5	1	3	1	0	0	1	0	2	4	0	6	6	0	0	5	1	0	0	0
	1%	0	0	1%	2%	1%	1%	0	0	3%	0	1%	1%	0	1%	1%	0	0	1%	0	0	0	0
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	100	5	34	61	12	34	13	22	6	6	9	52	48	17	84	71	27	3	56	44	0	0	0
	15%	22%	14%	16%	16%	13%	20%	20%	24%	16%	11%	17%	14%	14%	16%	14%	18%	49%	16%	14%	0	0	0

QE12A31. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller/provider?  
Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, accommodation, meals, refreshments, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

[Not relevant] is counted as zero!  
FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	653	22	243	388	71	272	61	112	23	37	76	297	356	122	531	498	149	6	341	311	0	0	0
Average	11,5	2,7	7	14,8	14,3	14,1	9,3	4,8	8	22,8	6,2	10,2	12,5	0,9	14	12,7	7,7	0	14,3	8,5	0	0	0



QE12AT1. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

INDICATE TOTAL AMOUNT

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	653	305	348	156	191	165	140	156	191	165	68	72	129	276	247
EUR 0	305	146	158	66	94	72	73	66	94	72	34	39	57	128	120
	47%	48%	46%	42%	49%	43%	52%	42%	49%	43%	50%	54%	44%	46%	49%
EUR 1 - EUR 19	102	45	56	31	24	25	22	31	24	25	10	12	13	44	45
	16%	15%	16%	20%	13%	15%	15%	20%	13%	15%	14%	16%	10%	16%	18%
EUR 20 - EUR 49	80	33	46	14	23	19	24	14	23	19	11	13	27	29	24
	12%	11%	13%	9%	12%	12%	17%	9%	12%	12%	16%	18%	21%	11%	10%
EUR 50 - EUR 99	56	21	35	23	10	14	10	23	10	14	7	3	10	26	21
	9%	7%	10%	14%	5%	8%	7%	14%	5%	8%	10%	4%	8%	9%	8%
EUR 100 or more	59	37	23	11	21	20	7	11	21	20	5	2	9	29	22
	9%	12%	6%	7%	11%	12%	5%	7%	11%	12%	7%	3%	7%	10%	9%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	52	23	29	12	20	15	5	12	20	15	2	3	15	21	16
	8%	7%	8%	8%	10%	9%	3%	8%	10%	9%	3%	4%	11%	8%	6%
Average	35,1	42,7	28,4	30,4	47,2	40,4	19,1	30,4	47,2	40,4	23,9	14,6	41,9	33,7	33,4

QE12AT1. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

INDICATE TOTAL AMOUNT

	Total	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU	
TOTAL	653	22	243	388	71	272	61	112	23	37	76	297	356	122	531	498	149	6	341	311	0	0	0	
EUR 0	305	16	115	174	26	129	32	46	10	19	43	135	169	89	216	231	70	4	151	154	0	0	0	
	47%	73%	47%	45%	37%	47%	53%	41%	43%	50%	56%	46%	48%	73%	41%	46%	47%	68%	44%	49%	0	0	0	
EUR 1 - EUR 19	102	1	37	64	11	43	5	25	3	4	11	41	61	15	87	78	23	0	52	49	0	0	0	
	16%	5%	15%	16%	16%	16%	8%	22%	12%	10%	14%	14%	17%	12%	16%	16%	16%	0	15%	16%	0	0	0	
EUR 20 - EUR 49	80	1	29	49	10	32	8	11	2	2	14	31	48	5	75	61	19	0	41	39	0	0	0	
	12%	4%	12%	13%	14%	12%	14%	10%	9%	5%	18%	11%	14%	4%	14%	12%	13%	0	12%	12%	0	0	0	
EUR 50 - EUR 99	56	2	20	34	5	25	5	11	2	4	4	32	24	0	56	36	20	0	34	22	0	0	0	
	9%	9%	8%	9%	7%	9%	8%	10%	9%	11%	5%	11%	7%	0	11%	7%	13%	0	10%	7%	0	0	0	
EUR 100 or more	59	1	19	39	11	26	4	7	3	6	3	28	31	2	57	52	7	0	38	22	0	0	0	
	9%	5%	8%	10%	15%	10%	6%	6%	12%	16%	4%	9%	9%	2%	11%	11%	5%	0	11%	7%	0	0	0	
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Don't remember	52	1	23	28	8	17	7	12	4	3	2	29	23	12	40	39	11	2	27	25	0	0	0	
	8%	5%	9%	7%	11%	6%	11%	11%	15%	8%	3%	10%	6%	10%	8%	8%	7%	32%	8%	8%	0	0	0	
Average	35,1	16,9	30,4	39,1	53,8	36,9	25,5	22,4	32,3	74,4	20	34,1	36	5	41,9	37,4	28,7	0	42,4	27,1	0	0	0	

QE13. You indicated a price of [INSERT AMOUNT PAID FROM QE3A] for the train service.

What is the most you would now pay for this train service taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress?

FILTER: ASK QE13 IF [AMOUNT FROM QE3]=TRUE OR IF QE3A=9999999

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	640	299	341	155	188	161	135	155	188	161	67	68	124	272	244
Would pay the same price again	196 31%	93 31%	103 30%	37 24%	47 25%	55 34%	56 41%	37 24%	47 25%	55 34%	29 42%	27 40%	41 33%	81 30%	73 30%
Would pay three quarters of the price	88 14%	34 11%	54 16%	27 17%	26 14%	21 13%	15 11%	27 17%	26 14%	21 13%	6 9%	9 13%	18 15%	34 13%	36 15%
Would pay half the price	186 29%	94 31%	92 27%	48 31%	69 37%	40 25%	29 21%	48 31%	69 37%	40 25%	15 22%	14 21%	27 21%	91 33%	68 28%
Would pay one quarter of the price	44 7%	24 8%	20 6%	18 12%	12 6%	9 5%	6 4%	18 12%	12 6%	9 5%	3 4%	3 4%	9 7%	24 9%	11 5%
Wouldn't buy it again	126 20%	55 18%	71 21%	25 16%	34 18%	36 22%	30 22%	25 16%	34 18%	36 22%	15 23%	15 22%	29 24%	41 15%	55 23%

QE13. You indicated a price of [INSERT AMOUNT PAID FROM QE3A] for the train service.

What is the most you would now pay for this train service taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress?

FILTER: ASK QE13 IF [AMOUNT FROM QE3]=TRUE OR IF QE3A=9999999

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	640	21	238	382	70	267	60	112	23	36	72	293	347	119	521	491	144	6	340	301	0	0	0
Would pay the same price again	196	8	70	118	25	75	19	30	7	8	33	78	118	32	163	150	43	2	101	95	0	0	0
	31%	37%	29%	31%	35%	28%	31%	26%	30%	22%	45%	27%	34%	27%	31%	31%	30%	34%	30%	32%	0	0	0
Would pay three quarters of the price	88	2	39	48	5	39	10	20	0	5	9	39	49	19	70	75	14	0	56	33	0	0	0
	14%	10%	16%	12%	7%	15%	16%	18%	0	15%	13%	13%	14%	16%	13%	15%	10%	0	16%	11%	0	0	0
Would pay half the price	186	4	69	113	17	96	15	31	5	10	12	88	98	38	148	138	47	1	101	86	0	0	0
	29%	20%	29%	30%	24%	36%	26%	28%	21%	28%	17%	30%	28%	32%	28%	28%	33%	14%	30%	28%	0	0	0
Would pay one quarter of the price	44	1	16	27	8	12	6	11	2	3	3	21	24	9	35	37	7	1	24	20	0	0	0
	7%	5%	7%	7%	11%	4%	10%	10%	9%	8%	4%	7%	7%	8%	7%	8%	5%	17%	7%	7%	0	0	0
Wouldn't buy it again	126	6	44	76	17	45	10	19	9	10	15	67	59	20	105	91	33	2	58	68	0	0	0
	20%	29%	18%	20%	23%	17%	17%	17%	40%	27%	21%	23%	17%	17%	20%	18%	23%	34%	17%	23%	0	0	0

QE14. Which of these, if any, has the seller/provider done so far in response to the problem?  
Mark all that apply.

FILTER: ASK QE14 IF QE9 = CODES 1 TO 12

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	531	248	282	120	155	146	109	120	155	146	54	55	108	221	202
Acknowledged problem	190	84	106	42	58	47	44	42	58	47	21	23	39	77	75
	36%	34%	38%	35%	37%	32%	40%	35%	37%	32%	39%	41%	36%	35%	37%
Investigating problem	73	39	34	12	24	22	15	12	24	22	6	9	13	32	29
	14%	16%	12%	10%	15%	15%	13%	10%	15%	15%	11%	16%	12%	14%	14%
Gave a satisfactory explanation	63	34	29	19	9	15	20	19	9	15	9	11	14	25	24
	12%	14%	10%	16%	6%	10%	18%	16%	6%	10%	16%	20%	13%	11%	12%
Gave an unsatisfactory explanation	125	65	60	23	40	37	25	23	40	37	15	10	27	46	52
	24%	26%	21%	19%	26%	25%	23%	19%	26%	25%	28%	18%	25%	21%	26%
Provided alternative transport	49	19	30	17	17	12	4	17	17	12	4	0	11	19	19
	9%	8%	11%	14%	11%	8%	3%	14%	11%	8%	7%	0	10%	9%	10%
Gave a partial or full refund of the ticket fare	123	58	64	24	28	35	36	24	28	35	23	13	26	47	50
	23%	23%	23%	20%	18%	24%	33%	20%	18%	24%	42%	24%	24%	21%	25%
Gave credit note or voucher	66	32	35	11	26	14	16	11	26	14	8	8	14	23	29
	12%	13%	12%	9%	17%	9%	14%	9%	17%	9%	14%	15%	13%	11%	14%
Gave compensation for personal injury	8	4	4	5	2	1	0	5	2	1	0	0	2	3	3
	1%	1%	1%	4%	1%	1%	0	4%	1%	1%	0	0	2%	1%	2%
Gave compensation for lost or damaged registered luggage	5	2	3	2	3	0	0	2	3	0	0	0	0	5	0
	1%	1%	1%	1%	2%	0	0	1%	2%	0	0	0	0	2%	0

QE14. Which of these, if any, has the seller/provider done so far in response to the problem?  
Mark all that apply.

FILTER: ASK QE14 IF QE9 = CODES 1 TO 12

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	531	248	282	120	155	146	109	120	155	146	54	55	108	221	202
Gave compensation for lost or damaged mobility equipment for passengers with disabilities or reduced mobility	7 1%	5 2%	2 1%	2 2%	2 1%	2 1%	1 1%	2 2%	2 1%	2 1%	0 0%	1 2%	1 1%	2 1%	4 2%
Other	4 1%	2 1%	2 1%	2 2%	1 1%	1 1%	0 0%	2 2%	1 1%	1 1%	0 0%	0 0%	1 1%	1 0%	2 1%
Has done nothing	82 15%	40 16%	42 15%	23 19%	19 12%	25 17%	15 14%	23 19%	19 12%	25 17%	6 11%	9 17%	16 15%	37 17%	29 14%
Don't know	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%
TOTAL 'GAVE REIMBURSEMENT OR COMPENSATION'	198 37%	92 37%	106 37%	41 34%	59 38%	48 33%	50 46%	41 34%	59 38%	48 33%	28 52%	22 40%	41 38%	73 33%	84 42%
TOTAL 'AT LEAST ONE ACTION'	449 85%	209 84%	240 85%	97 81%	136 88%	121 83%	94 86%	97 81%	136 88%	121 83%	48 89%	46 83%	91 85%	185 83%	173 86%

QE14. Which of these, if any, has the seller/provider done so far in response to the problem?  
Mark all that apply.

FILTER: ASK QE14 IF QE9 = CODES 1 TO 12

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	531	17	194	320	59	232	47	83	18	31	60	240	290	0	531	402	123	6	297	234	0	0	0
Acknowledged problem	190	6	69	115	21	86	14	32	5	10	23	84	107	0	190	152	38	1	114	76	0	0	0
	36%	36%	36%	36%	35%	37%	30%	39%	28%	31%	39%	35%	37%	0	36%	38%	31%	17%	38%	33%	0	0	0
Investigating problem	73	2	29	42	6	36	7	8	1	7	8	38	35	0	73	63	10	1	44	29	0	0	0
	14%	12%	15%	13%	10%	16%	14%	10%	6%	23%	13%	16%	12%	0	14%	16%	8%	17%	15%	13%	0	0	0
Gave a satisfactory explanation	63	2	32	28	4	26	8	10	1	2	11	22	41	0	63	45	18	0	35	28	0	0	0
	12%	12%	17%	9%	6%	11%	18%	12%	5%	6%	18%	9%	14%	0	12%	11%	15%	0	12%	12%	0	0	0
Gave an unsatisfactory explanation	125	4	38	83	16	60	7	17	6	8	11	68	57	0	125	89	36	1	69	56	0	0	0
	24%	23%	20%	26%	27%	26%	14%	21%	32%	25%	19%	28%	20%	0	24%	22%	29%	17%	23%	24%	0	0	0
Provided alternative transport	49	0	18	31	8	20	6	10	2	4	0	23	27	0	49	38	10	1	24	25	0	0	0
	9%	0	9%	10%	13%	8%	12%	13%	10%	13%	0	9%	9%	0	9%	10%	8%	14%	8%	11%	0	0	0
Gave a partial or full refund of the ticket fare	123	0	53	70	13	52	12	16	6	10	15	47	75	0	123	88	34	0	77	46	0	0	0
	23%	0	27%	22%	21%	23%	25%	19%	30%	31%	25%	20%	26%	0	23%	22%	28%	0	26%	20%	0	0	0
Gave credit note or voucher	66	2	17	47	5	33	4	11	3	2	9	30	36	0	66	40	25	1	46	20	0	0	0
	12%	12%	9%	15%	8%	14%	8%	13%	16%	7%	15%	13%	12%	0	12%	10%	20%	17%	16%	9%	0	0	0
Gave compensation for personal injury	8	0	6	2	0	3	1	1	0	3	0	2	6	0	8	4	4	0	5	3	0	0	0
	1%	0	3%	1%	0	1%	2%	1%	0	10%	0	1%	2%	0	1%	1%	3%	0	2%	1%	0	0	0
Gave compensation for lost or damaged registered luggage	5	0	3	2	3	1	1	0	0	0	0	3	2	0	5	4	1	0	5	0	0	0	0
	1%	0	1%	1%	5%	0	2%	0	0	0	0	1%	1%	0	1%	1%	0	2%	0	0	0	0	0

QE14. Which of these, if any, has the seller/provider done so far in response to the problem?  
Mark all that apply.

FILTER: ASK QE14 IF QE9 = CODES 1 TO 12

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	531	17	194	320	59	232	47	83	18	31	60	240	290	0	531	402	123	6	297	234	0	0	0
Gave compensation for lost or damaged mobility equipment for passengers with disabilities or reduced mobility	7 1%	0 0%	3 1%	4 1%	2 3%	2 1%	1 2%	1 1%	0 0%	0 0%	1 2%	2 1%	4 2%	0 0%	7 1%	3 1%	4 3%	0 0%	4 1%	3 1%	0 0%	0 0%	0 0%
Other	4 1%	1 6%	3 1%	0 0%	0 0%	2 1%	1 2%	0 0%	1 6%	0 0%	0 0%	3 1%	1 0%	0 0%	4 1%	2 0%	2 2%	0 0%	1 0%	3 1%	0 0%	0 0%	0 0%
Has done nothing	82 15%	4 23%	24 12%	54 17%	12 21%	30 13%	10 21%	17 20%	0 0%	3 8%	10 17%	33 14%	49 17%	0 0%	82 15%	59 15%	21 17%	2 34%	35 12%	47 20%	0 0%	0 0%	0 0%
Don't know	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%
TOTAL 'GAVE REIMBURSEMENT OR COMPENSATION'	198 37%	2 12%	77 40%	119 37%	21 36%	84 36%	16 34%	28 34%	8 47%	15 47%	25 41%	84 35%	114 39%	0 0%	198 37%	134 33%	63 51%	1 17%	128 43%	69 30%	0 0%	0 0%	0 0%
TOTAL 'AT LEAST ONE ACTION'	449 85%	13 77%	170 88%	266 83%	47 79%	202 87%	37 79%	66 80%	18 100%	29 92%	50 83%	207 86%	241 83%	0 0%	449 85%	343 85%	102 83%	4 66%	262 88%	187 80%	0 0%	0 0%	0 0%



QE15A1. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the seller/provider?  
If you are not sure, please give an estimate.

FILTER: ASK QE15A IF QE14 = 6 OR 7

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	198	92	106	41	59	48	50	41	59	48	28	22	41	73	84
EUR 0	5	5	0	0	1	2	2	0	1	2	0	2	2	1	2
	3%	6%	0	0	2%	4%	4%	0	2%	4%	0	10%	5%	1%	2%
EUR 1 - EUR 19	71	26	45	17	22	18	15	17	22	18	8	7	10	30	31
	36%	28%	42%	41%	37%	37%	29%	41%	37%	37%	27%	31%	24%	41%	37%
EUR 20 - EUR 39	54	20	34	12	18	9	15	12	18	9	8	7	16	19	19
	27%	21%	32%	29%	31%	18%	30%	29%	31%	18%	28%	32%	39%	26%	23%
EUR 40 - EUR 69	30	16	14	6	9	9	6	6	9	9	5	1	6	9	15
	15%	18%	13%	15%	15%	19%	12%	15%	15%	19%	18%	5%	15%	12%	18%
EUR 70 - EUR 99	11	7	4	2	2	2	5	2	2	2	3	2	1	4	6
	5%	7%	4%	5%	3%	4%	10%	5%	3%	4%	10%	9%	2%	5%	7%
EUR 100 or more	27	18	9	4	7	8	8	4	7	8	5	3	6	10	11
	14%	19%	9%	10%	12%	17%	16%	10%	12%	17%	17%	14%	14%	14%	13%
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Average	65,3	94,1	41,7	88,3	44,6	87,3	49,9	88,3	44,6	87,3	50,4	49,1	109,4	57,6	51,3

QE15A1. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the seller/provider?  
If you are not sure, please give an estimate.

FILTER: ASK QE15A IF QE14 = 6 OR 7

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	198	2	77	119	21	84	16	28	8	15	25	84	114	0	198	134	63	1	128	69	0	0	0
EUR 0	5	0	2	3	0	2	1	0	0	0	2	1	4	0	5	3	1	1	3	2	0	0	0
	3%	0	3%	3%	0	2%	7%	0	0	0	8%	1%	4%	0	3%	2%	2%	100%	2%	3%	0	0	0
EUR 1 - EUR 19	71	0	27	44	7	29	8	13	0	6	8	35	35	0	71	54	17	0	36	34	0	0	0
	36%	0	35%	37%	32%	35%	48%	47%	0	39%	31%	42%	31%	0	36%	40%	27%	0	28%	50%	0	0	0
EUR 20 - EUR 39	54	1	19	34	8	17	3	12	5	3	6	23	31	0	54	37	17	0	39	15	0	0	0
	27%	50%	25%	28%	36%	20%	19%	43%	59%	20%	24%	28%	27%	0	27%	28%	27%	0	30%	22%	0	0	0
EUR 40 - EUR 69	30	1	8	21	4	17	2	1	0	3	3	11	19	0	30	15	15	0	21	9	0	0	0
	15%	50%	10%	18%	19%	20%	13%	4%	0	21%	12%	13%	17%	0	15%	11%	24%	0	16%	13%	0	0	0
EUR 70 - EUR 99	11	0	6	5	0	6	0	1	1	0	3	4	7	0	11	7	4	0	11	0	0	0	0
	5%	0	8%	4%	0	7%	0	4%	11%	0	12%	5%	6%	0	5%	5%	6%	0	8%	0	0	0	0
EUR 100 or more	27	0	15	12	3	13	2	1	3	3	3	9	18	0	27	18	9	0	19	9	0	0	0
	14%	0	20%	10%	13%	15%	13%	4%	30%	20%	12%	11%	16%	0	14%	14%	14%	0	14%	12%	0	0	0
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Average	65,3	32,5	91,3	49,2	90,6	50,3	32	80	75,8	128,4	54,2	68	63,4	0	65,3	49,1	99,8	0	57,3	80,4	0	0	0

QE15A2. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the seller/provider?  
If you are not sure, please give an estimate.

FILTER: ASK QE15A IF QE14 = 6 OR 7

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	653	305	348	156	191	165	140	156	191	165	68	72	129	276	247
EUR 0	460	218	242	115	134	119	92	115	134	119	40	52	91	205	165
	71%	72%	70%	74%	70%	72%	66%	74%	70%	72%	59%	72%	70%	74%	67%
EUR 1 - EUR 19	71	26	45	17	22	18	15	17	22	18	8	7	10	30	31
	11%	9%	13%	11%	11%	11%	10%	11%	11%	11%	11%	9%	8%	11%	12%
EUR 20 - EUR 39	54	20	34	12	18	9	15	12	18	9	8	7	16	19	19
	8%	6%	10%	8%	9%	5%	11%	8%	9%	5%	12%	10%	12%	7%	8%
EUR 40 - EUR 69	30	16	14	6	9	9	6	6	9	9	5	1	6	9	15
	5%	5%	4%	4%	5%	6%	4%	4%	5%	6%	7%	1%	5%	3%	6%
EUR 70 - EUR 99	11	7	4	2	2	2	5	2	2	2	3	2	1	4	6
	2%	2%	1%	1%	1%	1%	4%	1%	1%	1%	4%	3%	1%	1%	2%
EUR 100 or more	27	18	9	4	7	8	8	4	7	8	5	3	6	10	11
	4%	6%	3%	3%	4%	5%	6%	3%	4%	5%	7%	4%	5%	4%	4%
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Average	19,3	26,7	12,7	23,1	13,4	24,2	17,1	23,1	13,4	24,2	20,9	13,6	32,7	15	17

QE15A2. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the seller/provider?  
If you are not sure, please give an estimate.

FILTER: ASK QE15A IF QE14 = 6 OR 7

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	653	22	243	388	71	272	61	112	23	37	76	297	356	122	531	498	149	6	341	311	0	0	0
EUR 0	460	20	168	272	50	189	47	84	15	22	54	214	246	122	338	367	87	6	216	244	0	0	0
	71%	91%	69%	70%	70%	70%	76%	75%	64%	60%	70%	72%	69%	100%	64%	74%	59%	100%	63%	78%	0	0	0
EUR 1 - EUR 19	71	0	27	44	7	29	8	13	0	6	8	35	35	0	71	54	17	0	36	34	0	0	0
	11%	0	11%	11%	10%	11%	12%	12%	0	16%	10%	12%	10%	0	13%	11%	11%	0	11%	11%	0	0	0
EUR 20 - EUR 39	54	1	19	34	8	17	3	12	5	3	6	23	31	0	54	37	17	0	39	15	0	0	0
	8%	5%	8%	9%	11%	6%	5%	11%	21%	8%	8%	8%	9%	0	10%	7%	11%	0	11%	5%	0	0	0
EUR 40 - EUR 69	30	1	8	21	4	17	2	1	0	3	3	11	19	0	30	15	15	0	21	9	0	0	0
	5%	5%	3%	5%	6%	6%	3%	1%	0	8%	4%	4%	5%	0	6%	3%	10%	0	6%	3%	0	0	0
EUR 70 - EUR 99	11	0	6	5	0	6	0	1	1	0	3	4	7	0	11	7	4	0	11	0	0	0	0
	2%	0	2%	1%	0	2%	0	1%	4%	0	4%	1%	2%	0	2%	1%	3%	0	3%	0	0	0	0
EUR 100 or more	27	0	15	12	3	13	2	1	3	3	3	9	18	0	27	18	9	0	19	9	0	0	0
	4%	0	6%	3%	4%	5%	3%	1%	11%	8%	4%	3%	5%	0	5%	4%	6%	0	5%	3%	0	0	0
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Average	19,3	2,9	28,1	14,7	27,1	15,2	7,6	20,2	27,5	51,2	16,2	18,9	19,6	0	23,7	12,9	41,3	0	21,1	17,3	0	0	0

QE16. To what extent has the problem been resolved?

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	653	305	348	156	191	165	140	156	191	165	68	72	129	276	247
Fully resolved	216	94	123	57	59	46	54	57	59	46	28	26	46	77	94
	33%	31%	35%	36%	31%	28%	39%	36%	31%	28%	41%	36%	35%	28%	38%
Partly resolved	138	66	72	34	47	36	21	34	47	36	12	8	32	64	41
	21%	22%	21%	22%	25%	22%	15%	22%	25%	22%	18%	11%	25%	23%	17%
Not yet resolved but I was informed that the investigation is ongoing	60	34	26	7	22	19	12	7	22	19	2	10	13	30	17
	9%	11%	8%	4%	12%	12%	8%	4%	12%	12%	3%	14%	10%	11%	7%
Not yet resolved and I have not received any reply	77	38	39	21	18	27	12	21	18	27	4	8	10	35	32
	12%	12%	11%	13%	9%	17%	8%	13%	9%	17%	6%	11%	8%	13%	13%
Not resolved and I decided not to do anything about it	160	73	87	38	46	35	41	38	46	35	21	20	28	69	63
	24%	24%	25%	24%	24%	21%	29%	24%	24%	21%	30%	28%	21%	25%	25%
Don't know	2	1	1	0	0	1	1	0	0	1	1	0	1	1	0
	0	0	0	0	0	1%	1%	0	0	1%	1%	0	1%	0	0

QE16. To what extent has the problem been resolved?

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	653	22	243	388	71	272	61	112	23	37	76	297	356	122	531	498	149	6	341	311	0	0	0
Fully resolved	216	6	87	123	16	93	23	39	5	11	29	89	127	18	198	152	64	0	127	89	0	0	0
	33%	28%	36%	32%	23%	34%	38%	35%	22%	29%	38%	30%	36%	15%	37%	31%	43%	0	37%	29%	0	0	0
Partly resolved	138	4	50	83	17	53	9	31	7	10	11	75	63	16	121	106	28	4	78	60	0	0	0
	21%	18%	21%	21%	24%	20%	14%	27%	32%	26%	15%	25%	18%	13%	23%	21%	19%	66%	23%	19%	0	0	0
Not yet resolved but I was informed that the investigation is ongoing	60	0	25	35	10	31	4	5	2	4	5	29	31	1	59	56	5	0	34	26	0	0	0
	9%	0	10%	9%	14%	12%	6%	4%	7%	11%	6%	10%	9%	1%	11%	11%	3%	0	10%	8%	0	0	0
Not yet resolved and I have not received any reply	77	3	26	49	12	30	10	12	1	6	7	45	33	7	70	54	22	2	37	41	0	0	0
	12%	13%	11%	13%	16%	11%	16%	11%	4%	15%	9%	15%	9%	5%	13%	11%	15%	34%	11%	13%	0	0	0
Not resolved and I decided not to do anything about it	160	9	54	97	15	64	16	26	8	7	25	59	101	79	80	129	31	0	66	93	0	0	0
	24%	42%	22%	25%	21%	23%	26%	23%	35%	18%	32%	20%	28%	65%	15%	26%	21%	0	19%	30%	0	0	0
Don't know	2	0	1	1	2	0	0	0	0	0	0	1	1	1	1	2	0	0	0	2	0	0	0
	0	0	0	0	3%	0	0	0	0	0	0	0	0	1%	0	0	0	0	0	1%	0	0	0

QE17A. How long did the problem last until it was fully resolved?

FILTER: ASK QE17A IF QE16=1

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	216	94	123	57	59	46	54	57	59	46	28	26	46	77	94
Less than one day	65	25	39	23	15	12	15	23	15	12	5	10	13	25	27
	30%	27%	32%	40%	26%	25%	27%	40%	26%	25%	16%	39%	28%	32%	29%
One day to less than a week	39	14	25	9	18	7	5	9	18	7	4	1	6	14	19
	18%	15%	20%	16%	30%	15%	9%	16%	30%	15%	14%	4%	13%	18%	20%
One week to less than one month	75	41	34	15	18	16	27	15	18	16	16	11	15	27	34
	35%	44%	28%	26%	31%	34%	49%	26%	31%	34%	56%	42%	33%	35%	36%
One month to less than three months	34	10	24	9	7	11	7	9	7	11	4	3	10	12	12
	16%	11%	19%	16%	12%	24%	13%	16%	12%	24%	14%	12%	22%	15%	13%
Three months to less than six months	1	0	1	1	0	0	0	1	0	0	0	0	0	0	1
	0	0	1%	2%	0	0	0	2%	0	0	0	0	0	0	1%
Six months to less than a year	2	2	0	0	1	0	1	0	1	0	0	1	1	0	1
	1%	2%	0	0	1%	0	2%	0	1%	0	0	4%	2%	0	1%
A year or more	1	1	0	0	0	1	0	0	0	1	0	0	1	0	0
	0	1%	0	0	0	2%	0	0	0	2%	0	0	2%	0	0
TOTAL 'LESS THAN A MONTH'	179	81	98	47	51	34	46	47	51	34	24	22	34	65	80
	83%	86%	80%	83%	87%	74%	85%	83%	87%	74%	86%	85%	74%	85%	85%
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	35	10	25	10	7	11	7	10	7	11	4	3	10	12	13
	16%	11%	20%	17%	12%	24%	13%	17%	12%	24%	14%	12%	22%	15%	14%

QE17A. How long did the problem last until it was fully resolved?

FILTER: ASK QE17A IF QE16=1

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	216	94	123	57	59	46	54	57	59	46	28	26	46	77	94
TOTAL 'SIX MONTHS OR MORE'	3 1%	3 3%	0 0	0 0	1 1%	1 2%	1 2%	0 0	1 1%	1 2%	0 0	1 4%	2 4%	0 0	1 1%
Don't remember	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0



QE17A. How long did the problem last until it was fully resolved?

FILTER: ASK QE17A IF QE16=1

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	216	6	87	123	16	93	23	39	5	11	29	89	127	18	198	152	64	0	127	89	0	0	0
Less than one day	65	4	29	31	6	18	8	16	1	5	11	28	36	15	50	47	18	0	26	38	0	0	0
	30%	66%	34%	25%	35%	19%	32%	43%	20%	45%	38%	32%	29%	83%	25%	31%	28%	0	21%	43%	0	0	0
One day to less than a week	39	0	13	26	2	22	3	9	1	0	2	17	22	0	39	31	8	0	22	17	0	0	0
	18%	0	15%	21%	12%	23%	12%	24%	20%	0	7%	19%	17%	0	19%	20%	12%	0	17%	19%	0	0	0
One week to less than one month	75	2	31	43	7	36	8	9	3	2	11	28	47	2	73	55	21	0	52	23	0	0	0
	35%	34%	35%	34%	40%	38%	34%	23%	60%	18%	38%	32%	37%	11%	37%	36%	32%	0	41%	26%	0	0	0
One month to less than three months	34	0	11	23	2	16	5	4	0	3	4	14	20	1	33	19	15	0	25	9	0	0	0
	16%	0	13%	18%	12%	17%	21%	10%	0	27%	14%	15%	16%	6%	17%	12%	23%	0	19%	10%	0	0	0
Three months to less than six months	1	0	0	1	0	1	0	0	0	0	0	0	1	0	1	1	0	0	1	0	0	0	0
	0	0	0	1%	0	1%	0	0	0	0	0	0	1%	0	1%	1%	0	0	1%	0	0	0	0
Six months to less than a year	2	0	2	0	0	1	0	0	0	0	1	1	1	0	2	0	2	0	1	1	0	0	0
	1%	0	2%	0	0	1%	0	0	0	0	3%	1%	1%	0	1%	0	3%	0	1%	1%	0	0	0
A year or more	1	0	1	0	0	0	0	0	0	1	0	1	0	0	1	0	1	0	0	1	0	0	0
	0	0	1%	0	0	0	0	0	0	9%	0	1%	0	0	0	0	2%	0	0	1%	0	0	0
TOTAL 'LESS THAN A MONTH'	179	6	73	100	14	75	18	35	5	7	24	74	105	17	162	132	46	0	100	78	0	0	0
	83%	100%	84%	81%	88%	81%	79%	90%	100%	64%	83%	82%	83%	94%	82%	87%	72%	0	79%	88%	0	0	0
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	35	0	11	24	2	17	5	4	0	3	4	14	21	1	34	20	15	0	26	9	0	0	0
	16%	0	13%	19%	12%	18%	21%	10%	0	27%	14%	15%	16%	6%	17%	13%	23%	0	20%	10%	0	0	0

QE17A. How long did the problem last until it was fully resolved?

FILTER: ASK QE17A IF QE16=1

	Total	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU	
TOTAL	216	6	87	123	16	93	23	39	5	11	29	89	127	18	198	152	64	0	127	89	0	0	0	
TOTAL 'SIX MONTHS OR MORE'	3 1%	0 0	3 3%	0 0	0 0	1 1%	0 0	0 0	0 0	1 9%	1 3%	2 2%	1 1%	0 0	3 1%	0 0	3 4%	0 0	1 1%	2 2%	0 0	0 0	0 0	
Don't remember	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	

QE17B. How long did the problem last until it was partly resolved?

FILTER: ASK QE17A IF QE16=2

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	138	66	72	34	47	36	21	34	47	36	12	8	32	64	41
Less than one day	34	17	17	9	13	6	6	9	13	6	4	2	4	17	13
	25%	25%	24%	27%	27%	17%	29%	27%	27%	17%	32%	24%	12%	26%	32%
One day to less than a week	31	14	16	9	12	6	4	9	12	6	3	1	11	9	11
	22%	21%	23%	26%	25%	17%	19%	26%	25%	17%	23%	13%	34%	14%	26%
One week to less than one month	38	20	18	12	10	11	6	12	10	11	5	1	7	24	8
	28%	31%	25%	36%	21%	30%	28%	36%	21%	30%	38%	13%	21%	37%	19%
One month to less than three months	23	11	12	2	9	8	4	2	9	8	1	3	7	9	7
	16%	17%	16%	5%	19%	22%	20%	5%	19%	22%	8%	38%	22%	14%	16%
Three months to less than six months	6	1	5	1	3	3	0	1	3	3	0	0	2	4	1
	5%	2%	7%	3%	6%	7%	0	3%	6%	7%	0	0	6%	6%	2%
Six months to less than a year	5	2	3	1	1	2	1	1	1	2	0	1	1	2	2
	3%	3%	4%	3%	2%	5%	5%	3%	2%	5%	0	12%	3%	3%	5%
A year or more	1	1	0	0	0	1	0	0	0	1	0	0	1	0	0
	1%	2%	0	0	0	3%	0	0	0	3%	0	0	3%	0	0
TOTAL 'LESS THAN A MONTH'	103	51	52	30	34	23	16	30	34	23	12	4	21	50	32
	75%	78%	72%	89%	73%	63%	76%	89%	73%	63%	92%	50%	66%	78%	77%
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	29	12	17	3	12	10	4	3	12	10	1	3	9	12	8
	21%	18%	24%	8%	25%	29%	20%	8%	25%	29%	8%	38%	27%	19%	19%

QE17B. How long did the problem last until it was partly resolved?

FILTER: ASK QE17A IF QE16=2

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	138	66	72	34	47	36	21	34	47	36	12	8	32	64	41
TOTAL 'SIX MONTHS OR MORE'	6 4%	3 4%	3 4%	1 3%	1 2%	3 8%	1 5%	1 3%	1 2%	3 8%	0 0	1 12%	2 6%	2 3%	2 5%
Don't remember	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0

QE17B. How long did the problem last until it was partly resolved?

FILTER: ASK QE17A IF QE16=2

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	138	4	50	83	17	53	9	31	7	10	11	75	63	16	121	106	28	4	78	60	0	0	0
Less than one day	34	0	13	21	4	10	2	10	1	4	3	22	12	12	22	29	5	0	14	20	0	0	0
	25%	0	25%	25%	24%	18%	24%	33%	13%	40%	27%	30%	18%	76%	18%	27%	17%	0	18%	34%	0	0	0
One day to less than a week	31	2	15	14	3	15	2	5	0	3	3	16	15	1	30	27	3	1	13	18	0	0	0
	22%	50%	29%	17%	18%	27%	23%	17%	0	30%	27%	21%	23%	6%	24%	25%	11%	25%	16%	30%	0	0	0
One week to less than one month	38	0	15	24	4	18	2	9	1	1	2	18	20	3	36	33	6	0	28	11	0	0	0
	28%	0	29%	28%	24%	35%	28%	31%	13%	10%	19%	24%	32%	17%	29%	31%	20%	0	36%	18%	0	0	0
One month to less than three months	23	1	5	17	4	8	1	4	3	1	2	13	10	0	23	11	11	1	18	5	0	0	0
	16%	25%	10%	20%	23%	15%	12%	13%	39%	10%	18%	17%	16%	0	19%	10%	39%	26%	23%	8%	0	0	0
Three months to less than six months	6	1	2	3	1	2	0	1	3	0	0	5	2	0	6	5	1	1	2	4	0	0	0
	5%	25%	5%	4%	6%	3%	0	3%	34%	0	0	6%	3%	0	5%	4%	4%	22%	3%	7%	0	0	0
Six months to less than a year	5	0	1	4	1	1	0	1	0	1	1	1	4	0	5	2	3	0	3	2	0	0	0
	3%	0	2%	5%	5%	2%	0	3%	0	10%	9%	1%	6%	0	4%	2%	10%	0	4%	3%	0	0	0
A year or more	1	0	0	1	0	0	1	0	0	0	0	0	1	0	1	0	0	1	1	0	0	0	0
	1%	0	0	1%	0	0	12%	0	0	0	0	0	2%	0	1%	0	0	27%	1%	0	0	0	0
TOTAL 'LESS THAN A MONTH'	103	2	42	59	11	43	7	25	2	8	8	57	46	16	87	89	13	1	54	49	0	0	0
	75%	50%	84%	70%	66%	80%	76%	81%	27%	80%	73%	76%	74%	100%	71%	83%	48%	25%	70%	81%	0	0	0
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	29	2	7	20	5	10	1	5	5	1	2	17	12	0	29	15	12	2	20	9	0	0	0
	21%	50%	14%	24%	29%	18%	12%	16%	73%	10%	18%	23%	19%	0	24%	15%	42%	48%	25%	16%	0	0	0

QE17B. How long did the problem last until it was partly resolved?

FILTER: ASK QE17A IF QE16=2

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	138	4	50	83	17	53	9	31	7	10	11	75	63	16	121	106	28	4	78	60	0	0	0
TOTAL 'SIX MONTHS OR MORE'	6 4%	0 0	1 2%	5 6%	1 5%	1 2%	1 12%	1 3%	0 0	1 10%	1 9%	1 1%	5 8%	0 0	6 5%	2 2%	3 10%	1 27%	4 5%	2 3%	0 0	0 0	0 0
Don't remember	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0

QE17C. How long has the problem lasted so far?

FILTER: ASK QE17A IF QE16= 3 OR 4

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	137	72	66	27	40	47	24	27	40	47	6	18	23	65	49
Less than one day	10 7%	5 8%	4 7%	3 13%	3 7%	2 4%	2 8%	3 13%	3 7%	2 4%	0 0%	2 10%	2 8%	5 8%	3 5%
One day to less than a week	16 12%	6 8%	11 16%	2 7%	6 15%	6 13%	2 9%	2 7%	6 15%	6 13%	1 17%	1 6%	3 11%	8 12%	6 12%
One week to less than one month	21 16%	12 16%	10 15%	6 20%	7 17%	6 13%	3 13%	6 20%	7 17%	6 13%	0 0%	3 17%	5 21%	9 13%	8 16%
One month to less than three months	47 35%	28 39%	20 30%	8 29%	17 43%	17 36%	6 24%	8 29%	17 43%	17 36%	2 32%	4 22%	8 34%	22 34%	17 35%
Three months to less than six months	26 19%	15 21%	11 17%	4 13%	6 15%	12 25%	5 21%	4 13%	6 15%	12 25%	1 17%	4 23%	2 8%	14 21%	11 22%
Six months to less than a year	11 8%	4 6%	7 10%	4 14%	1 2%	4 9%	2 8%	4 14%	1 2%	4 9%	0 0%	2 11%	3 13%	4 7%	4 8%
A year or more	5 4%	2 3%	3 5%	1 4%	0 0%	0 0%	4 17%	1 4%	0 0%	0 0%	2 34%	2 11%	1 4%	3 5%	1 2%
TOTAL 'LESS THAN A MONTH'	48 35%	23 32%	25 38%	11 40%	16 39%	14 30%	7 29%	11 40%	16 39%	14 30%	1 17%	6 33%	9 41%	22 34%	16 33%
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	74 54%	43 59%	31 47%	11 42%	23 58%	28 61%	11 46%	11 42%	23 58%	28 61%	3 49%	8 45%	10 42%	36 55%	28 57%

QE17C. How long has the problem lasted so far?

FILTER: ASK QE17A IF QE16= 3 OR 4

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	137	72	66	27	40	47	24	27	40	47	6	18	23	65	49
TOTAL 'SIX MONTHS OR MORE'	16 12%	6 9%	10 15%	5 18%	1 2%	4 9%	6 25%	5 18%	1 2%	4 9%	2 34%	4 22%	4 17%	7 11%	5 10%
Don't remember	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0



QE17C. How long has the problem lasted so far?

FILTER: ASK QE17A IF QE16= 3 OR 4

	ACHIEVED EDUCATION				OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU	
TOTAL	137	3	51	84	22	62	13	17	3	10	12	74	64	8	130	109	26	2	71	67	0	0	0	
Less than one day	10	1	5	4	0	4	1	3	1	0	2	5	4	2	8	9	1	0	3	6	0	0	0	
	7%	30%	9%	5%	0	6%	6%	16%	32%	0	15%	7%	7%	26%	6%	8%	3%	0	5%	10%	0	0	0	
One day to less than a week	16	0	6	10	0	9	2	0	0	5	1	8	9	1	16	15	2	0	10	6	0	0	0	
	12%	0	12%	12%	0	14%	14%	0	0	48%	9%	10%	14%	11%	12%	13%	7%	0	15%	9%	0	0	0	
One week to less than one month	21	0	9	12	5	10	1	5	0	0	1	11	11	1	20	18	4	0	12	10	0	0	0	
	16%	0	18%	14%	23%	16%	7%	28%	0	0	9%	15%	17%	13%	16%	16%	14%	0	17%	14%	0	0	0	
One month to less than three months	47	0	15	32	12	22	4	5	1	3	2	22	25	3	45	42	6	0	21	26	0	0	0	
	35%	0	30%	38%	54%	35%	27%	29%	31%	31%	16%	30%	39%	37%	34%	38%	22%	0	30%	39%	0	0	0	
Three months to less than six months	26	1	8	18	4	15	2	2	1	1	2	20	6	0	26	22	4	0	18	8	0	0	0	
	19%	35%	15%	21%	18%	24%	14%	10%	37%	10%	17%	28%	9%	0	20%	20%	15%	0	26%	12%	0	0	0	
Six months to less than a year	11	0	6	5	1	2	3	2	0	1	2	4	7	0	11	3	8	0	4	7	0	0	0	
	8%	0	12%	6%	5%	3%	24%	11%	0	11%	17%	6%	11%	0	9%	3%	31%	0	6%	10%	0	0	0	
A year or more	5	1	1	3	0	1	1	1	0	0	2	3	2	1	4	1	2	2	1	4	0	0	0	
	4%	36%	2%	4%	0	2%	7%	6%	0	0	17%	4%	3%	13%	3%	1%	7%	100%	1%	6%	0	0	0	
TOTAL 'LESS THAN A MONTH'	48	1	20	26	5	22	4	7	1	5	4	24	24	4	44	41	6	0	26	22	0	0	0	
	35%	30%	40%	32%	23%	36%	27%	43%	32%	48%	33%	32%	37%	50%	34%	38%	24%	0	36%	33%	0	0	0	
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	74	1	23	50	16	36	6	6	2	4	4	43	31	3	71	64	10	0	40	34	0	0	0	
	54%	35%	46%	59%	72%	59%	41%	39%	68%	41%	34%	58%	49%	37%	55%	59%	37%	0	56%	51%	0	0	0	

QE17C. How long has the problem lasted so far?

FILTER: ASK QE17A IF QE16= 3 OR 4

	Total	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU	
TOTAL	137	3	51	84	22	62	13	17	3	10	12	74	64	8	130	109	26	2	71	67	0	0	0	
TOTAL 'SIX MONTHS OR MORE'	16 12%	1 36%	7 14%	8 9%	1 5%	3 5%	4 32%	3 18%	0 0	1 11%	4 34%	7 10%	9 14%	1 13%	15 12%	4 4%	10 38%	2 100%	5 7%	11 16%	0 0	0 0	0 0	
Don't remember	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	

QE17D. How long did the problem last until you decided not to do anything about it?

FILTER: ASK QE17A IF QE16=5

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	160	73	87	38	46	35	41	38	46	35	21	20	28	69	63
Less than one day	89	41	48	22	26	19	22	22	26	19	11	11	13	40	36
	56%	56%	55%	59%	56%	53%	54%	59%	56%	53%	54%	55%	47%	58%	57%
One day to less than a week	25	9	16	9	7	3	6	9	7	3	2	4	10	7	8
	15%	12%	18%	22%	15%	9%	15%	22%	15%	9%	9%	20%	36%	10%	12%
One week to less than one month	15	9	6	2	5	6	3	2	5	6	3	0	4	8	3
	10%	13%	7%	4%	11%	17%	7%	4%	11%	17%	15%	0	14%	12%	5%
One month to less than three months	14	7	7	1	4	4	5	1	4	4	1	4	0	7	7
	9%	9%	8%	3%	9%	11%	12%	3%	9%	11%	5%	20%	0	10%	11%
Three months to less than six months	6	3	3	1	2	1	2	1	2	1	1	1	1	1	4
	4%	4%	3%	2%	4%	2%	5%	2%	4%	2%	5%	5%	3%	1%	6%
Six months to less than a year	5	2	3	2	0	2	2	2	0	2	2	0	0	2	4
	3%	3%	3%	5%	0	5%	4%	5%	0	5%	8%	0	0	2%	6%
A year or more	6	2	4	2	2	1	1	2	2	1	1	0	0	4	2
	4%	3%	4%	5%	4%	3%	2%	5%	4%	3%	5%	0	0	6%	3%
TOTAL 'LESS THAN A MONTH'	129	59	70	32	38	28	31	32	38	28	16	15	27	56	46
	81%	81%	81%	85%	83%	79%	76%	85%	83%	79%	78%	75%	97%	80%	74%
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	20	10	10	2	6	5	7	2	6	5	2	5	1	8	11
	12%	13%	11%	5%	13%	14%	17%	5%	13%	14%	10%	25%	3%	12%	17%

QE17D. How long did the problem last until you decided not to do anything about it?

FILTER: ASK QE17A IF QE16=5

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	160	73	87	38	46	35	41	38	46	35	21	20	28	69	63
TOTAL 'SIX MONTHS OR MORE'	11 7%	4 6%	7 8%	4 10%	2 4%	3 8%	3 6%	4 10%	2 4%	3 8%	3 13%	0 0	0 0	6 8%	6 9%
Don't remember	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0

QE17D. How long did the problem last until you decided not to do anything about it?

FILTER: ASK QE17A IF QE16=5

	Total	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU	
TOTAL	160	9	54	97	15	64	16	26	8	7	25	59	101	79	80	129	31	0	66	93	0	0	0	
Less than one day	89	6	30	53	7	38	8	17	3	5	11	33	56	59	30	76	13	0	35	54	0	0	0	
	56%	67%	55%	55%	48%	60%	51%	63%	38%	72%	45%	56%	56%	74%	38%	59%	42%	0	52%	58%	0	0	0	
One day to less than a week	25	2	7	16	4	7	3	4	1	1	5	12	13	10	15	19	6	0	13	11	0	0	0	
	15%	23%	12%	16%	27%	11%	16%	15%	12%	15%	20%	21%	12%	13%	18%	15%	18%	0	20%	12%	0	0	0	
One week to less than one month	15	1	5	9	2	10	1	1	1	0	1	3	12	1	14	15	0	0	9	6	0	0	0	
	10%	11%	9%	10%	12%	15%	6%	3%	12%	0	4%	5%	12%	1%	18%	12%	0	0	14%	6%	0	0	0	
One month to less than three months	14	0	7	7	1	3	3	0	2	1	4	4	10	4	10	9	5	0	5	9	0	0	0	
	9%	0	13%	7%	7%	5%	20%	0	25%	13%	16%	7%	10%	5%	13%	7%	16%	0	7%	10%	0	0	0	
Three months to less than six months	6	0	1	5	1	1	0	1	1	0	2	1	5	3	3	3	3	0	2	4	0	0	0	
	4%	0	2%	5%	6%	2%	0	3%	12%	0	8%	1%	5%	4%	3%	2%	9%	0	3%	4%	0	0	0	
Six months to less than a year	5	0	2	4	0	1	1	2	0	0	2	3	2	0	5	3	3	0	1	4	0	0	0	
	3%	0	3%	4%	0	1%	6%	7%	0	0	7%	6%	2%	0	7%	2%	9%	0	1%	5%	0	0	0	
A year or more	6	0	3	3	0	4	0	2	0	0	0	3	3	3	3	4	2	0	1	5	0	0	0	
	4%	0	6%	3%	0	6%	0	7%	0	0	0	5%	3%	4%	4%	3%	6%	0	2%	5%	0	0	0	
TOTAL 'LESS THAN A MONTH'	129	9	41	78	13	55	12	21	5	6	17	47	81	70	59	110	19	0	58	71	0	0	0	
	81%	100%	77%	81%	88%	86%	74%	82%	63%	87%	69%	81%	81%	88%	74%	86%	60%	0	87%	76%	0	0	0	
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	20	0	8	12	2	4	3	1	3	1	6	5	15	7	13	12	8	0	7	13	0	0	0	
	12%	0	14%	12%	12%	6%	20%	3%	37%	13%	24%	8%	15%	9%	16%	9%	25%	0	10%	14%	0	0	0	

QE17D. How long did the problem last until you decided not to do anything about it?

FILTER: ASK QE17A IF QE16=5

	Total	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU	
TOTAL	160	9	54	97	15	64	16	26	8	7	25	59	101	79	80	129	31	0	66	93	0	0	0	
TOTAL 'SIX MONTHS OR MORE'	11 7%	0	5 9%	6 7%	0	5 7%	1 6%	4 15%	0	0	2 7%	6 11%	5 5%	3 4%	8 10%	7 5%	5 15%	0	2 3%	9 10%	0	0	0	
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

QE17T. Duration of the problem

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	651	304	347	156	191	164	139	156	191	164	67	72	128	275	247
Less than one day	197	89	109	58	56	38	45	58	56	38	20	25	31	87	79
	30%	29%	31%	37%	29%	23%	32%	37%	29%	23%	29%	35%	24%	32%	32%
One day to less than a week	110	42	68	28	43	22	17	28	43	22	10	7	29	38	43
	17%	14%	20%	18%	22%	14%	12%	18%	22%	14%	14%	10%	23%	14%	18%
One week to less than one month	150	83	68	34	40	38	39	34	40	38	24	15	31	68	52
	23%	27%	20%	22%	21%	23%	28%	22%	21%	23%	35%	21%	24%	25%	21%
One month to less than three months	118	56	62	20	37	39	22	20	37	39	8	14	25	50	43
	18%	18%	18%	13%	19%	24%	16%	13%	19%	24%	12%	19%	19%	18%	17%
Three months to less than six months	39	19	21	6	11	15	7	6	11	15	2	5	5	18	17
	6%	6%	6%	4%	6%	9%	5%	4%	6%	9%	3%	7%	4%	7%	7%
Six months to less than a year	23	10	13	7	3	8	6	7	3	8	2	4	5	8	10
	4%	3%	4%	4%	1%	5%	4%	4%	1%	5%	2%	5%	4%	3%	4%
A year or more	13	6	7	3	2	3	5	3	2	3	3	2	3	7	3
	2%	2%	2%	2%	1%	2%	4%	2%	1%	2%	4%	3%	2%	3%	1%
TOTAL 'LESS THAN A MONTH'	458	214	244	121	139	98	100	121	139	98	53	47	91	192	174
	70%	70%	70%	77%	73%	60%	72%	77%	73%	60%	79%	65%	71%	70%	71%
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	157	74	83	26	48	54	29	26	48	54	10	19	29	68	60
	24%	24%	24%	17%	25%	33%	21%	17%	25%	33%	14%	26%	23%	25%	24%

QE17T. Duration of the problem

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	651	304	347	156	191	164	139	156	191	164	67	72	128	275	247
TOTAL 'SIX MONTHS OR MORE'	36	16	20	10	5	11	10	10	5	11	5	6	8	15	13
	6%	5%	6%	6%	3%	7%	8%	6%	3%	7%	7%	8%	6%	5%	5%
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0



QE17T. Duration of the problem

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	651	22	242	387	69	272	61	112	23	37	76	296	355	121	530	496	149	6	341	309	0	0	0
Less than one day	197	11	76	110	17	69	19	46	6	14	27	89	109	88	110	161	36	0	78	119	0	0	0
	30%	50%	32%	28%	24%	26%	30%	41%	26%	37%	35%	30%	31%	72%	21%	32%	24%	0	23%	39%	0	0	0
One day to less than a week	110	4	40	66	9	52	9	18	2	9	11	52	58	12	98	91	18	1	58	52	0	0	0
	17%	18%	17%	17%	13%	19%	15%	16%	9%	23%	14%	18%	16%	10%	19%	18%	12%	17%	17%	17%	0	0	0
One week to less than one month	150	3	60	87	17	73	12	24	5	3	15	60	90	7	144	120	30	0	101	49	0	0	0
	23%	14%	25%	23%	25%	27%	20%	21%	21%	8%	20%	20%	25%	6%	27%	24%	20%	0	30%	16%	0	0	0
One month to less than three months	118	1	38	79	18	48	13	13	6	8	12	53	65	8	110	80	37	1	69	49	0	0	0
	18%	5%	16%	20%	27%	18%	21%	11%	25%	21%	16%	18%	18%	6%	21%	16%	25%	17%	20%	16%	0	0	0
Three months to less than six months	39	2	11	26	6	19	2	3	5	1	4	26	14	3	36	31	8	1	23	16	0	0	0
	6%	9%	5%	7%	8%	7%	3%	3%	20%	3%	5%	9%	4%	2%	7%	6%	5%	14%	7%	5%	0	0	0
Six months to less than a year	23	0	11	12	2	5	4	5	0	2	6	10	13	0	23	8	15	0	9	14	0	0	0
	4%	0	4%	3%	3%	2%	7%	4%	0	6%	7%	3%	4%	0	4%	2%	10%	0	3%	5%	0	0	0
A year or more	13	1	5	7	0	5	2	3	0	1	2	7	6	4	9	5	5	3	3	10	0	0	0
	2%	5%	2%	2%	0	2%	3%	3%	0	3%	3%	2%	2%	3%	2%	1%	3%	52%	1%	3%	0	0	0
TOTAL 'LESS THAN A MONTH'	458	18	177	263	43	195	40	88	13	25	53	201	257	106	351	372	85	1	238	220	0	0	0
	70%	82%	73%	68%	62%	72%	66%	79%	56%	68%	69%	68%	72%	88%	66%	75%	57%	17%	70%	71%	0	0	0
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	157	3	49	105	24	67	15	16	10	9	16	78	79	11	146	111	44	2	92	65	0	0	0
	24%	13%	20%	27%	35%	25%	24%	14%	44%	24%	21%	26%	22%	9%	28%	22%	30%	32%	27%	21%	0	0	0

QE17T. Duration of the problem

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	651	22	242	387	69	272	61	112	23	37	76	296	355	121	530	496	149	6	341	309	0	0	0
TOTAL 'SIX MONTHS OR MORE'	36	1	16	19	2	9	6	8	0	3	7	17	19	4	32	13	20	3	12	24	0	0	0
	6%	5%	7%	5%	3%	3%	10%	7%	0	8%	10%	6%	5%	3%	6%	3%	14%	52%	3%	8%	0	0	0
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QE18. Thank you for reporting on your most serious problem.

With which of the goods or services listed below did you experience your SECOND most serious problem (i.e. that caused you the second most trouble or cost) in the last 12 months?

If your second most serious problem is with the same type of goods or services as your most serious problem, please select this category again.

This is the final problem we ask you to provide information on.

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	449	218	231	101	132	108	109	101	132	108	54	55	93	194	162
Mobile telephone services	84 19%	35 16%	49 21%	23 23%	28 21%	12 11%	21 20%	23 23%	28 21%	12 11%	10 18%	12 21%	17 19%	33 17%	34 21%
Electricity services	21 5%	12 5%	9 4%	4 4%	11 8%	2 2%	4 4%	4 4%	11 8%	2 2%	1 2%	3 6%	3 3%	7 4%	11 7%
Loans or credit ( <i>not including mortgages</i> )	12 3%	9 4%	4 2%	2 2%	5 4%	6 5%	0 0	2 2%	5 4%	6 5%	0 0	0 0	3 3%	7 3%	3 2%
Credit cards	29 6%	16 7%	13 6%	6 6%	12 9%	8 7%	3 3%	6 6%	12 9%	8 7%	3 6%	0 0	5 5%	12 6%	12 7%
Large household appliances	22 5%	14 6%	9 4%	4 4%	7 5%	5 4%	7 6%	4 4%	7 5%	5 4%	3 5%	4 7%	5 5%	12 6%	5 3%
Train services	12 3%	6 3%	7 3%	4 4%	3 2%	2 2%	4 4%	4 4%	3 2%	2 2%	1 2%	3 6%	3 3%	5 2%	5 3%
Clothing, footwear and bags	47 11%	19 9%	28 12%	18 17%	12 9%	10 9%	8 7%	18 17%	12 9%	10 9%	6 11%	2 4%	13 15%	20 10%	14 8%
Did not have another problem with these goods and services	219 49%	107 49%	112 49%	41 41%	54 41%	64 59%	61 56%	41 41%	54 41%	64 59%	31 57%	30 55%	43 47%	99 51%	77 48%
Don't know	2 0	1 0	1 0	0 0	1 1%	0 0	1 1%	0 0	1 1%	0 0	0 0	1 2%	0 0	0 0	2 1%

QE18. Thank you for reporting on your most serious problem.

With which of the goods or services listed below did you experience your SECOND most serious problem (i.e. that caused you the second most trouble or cost) in the last 12 months?

If your second most serious problem is with the same type of goods or services as your most serious problem, please select this category again.

This is the final problem we ask you to provide information on.

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	449	16	164	268	44	185	43	70	16	32	58	200	249	85	363	350	97	2	240	209	0	0	0
Mobile telephone services	84	3	33	48	13	30	6	18	1	5	12	32	52	20	64	68	15	0	48	36	0	0	0
	19%	19%	20%	18%	28%	16%	14%	25%	6%	16%	20%	16%	21%	23%	18%	20%	16%	0	20%	17%	0	0	0
Electricity services	21	0	5	16	0	7	5	3	0	2	4	10	11	5	16	16	5	0	10	11	0	0	0
	5%	0	3%	6%	0	4%	11%	4%	0	6%	7%	5%	4%	6%	4%	5%	5%	0	4%	5%	0	0	0
Loans or credit ( <i>not including mortgages</i> )	12	1	7	4	1	7	4	0	0	1	0	6	7	0	12	9	3	1	8	5	0	0	0
	3%	6%	5%	1%	2%	4%	9%	0	0	3%	0	3%	3%	0	3%	3%	3%	45%	3%	2%	0	0	0
Credit cards	29	0	14	15	4	12	2	7	1	3	0	13	16	2	27	21	8	0	14	15	0	0	0
	6%	0	9%	5%	9%	6%	5%	10%	6%	9%	0	6%	6%	2%	7%	6%	8%	0	6%	7%	0	0	0
Large household appliances	22	0	10	12	6	5	2	3	2	1	4	16	6	4	18	18	4	0	14	9	0	0	0
	5%	0	6%	4%	13%	3%	4%	4%	11%	3%	6%	8%	2%	5%	5%	5%	4%	0	6%	4%	0	0	0
Train services	12	2	5	6	1	2	0	4	2	0	4	8	4	2	10	8	4	0	6	6	0	0	0
	3%	12%	3%	2%	2%	1%	0	5%	12%	0	7%	4%	2%	2%	3%	2%	5%	0	3%	3%	0	0	0
Clothing, footwear and bags	47	1	19	28	6	20	2	12	4	2	1	17	31	5	42	39	8	0	30	17	0	0	0
	11%	6%	11%	10%	13%	11%	5%	18%	23%	6%	2%	8%	12%	6%	12%	11%	8%	0	12%	8%	0	0	0
Did not have another problem with these goods and services	219	9	72	138	13	101	22	24	7	18	34	98	121	48	172	168	50	1	110	109	0	0	0
	49%	56%	44%	52%	29%	55%	53%	35%	41%	56%	58%	49%	49%	56%	47%	48%	51%	55%	46%	52%	0	0	0
Don't know	2	0	0	2	1	1	0	0	0	0	0	0	2	0	2	2	0	0	1	1	0	0	0
	0	0	0	1%	2%	1%	0	0	0	0	0	0	1%	0	1%	1%	0	0	0	0	0	0	0

QF1. You indicated you experienced a problem with clothing, footwear and bags over the last 12 months.  
With which of the following did you experience the problem?

FILTER: ASK QF1 TO QF18 IF "CLOTHING, FOOTWEAR AND BAGS", CODE 7, IS THE ONLY CHOICE IN DS2A OR DS2B; OR "CLOTHING, FOOTWEAR AND BAGS", CODE 7, IN DS3; OR "CLOTHING, FOOTWEAR AND BAGS", CODE 7, IN QA18 OR QB18 OR QC18 OR QD18 OR QE18 OR QF18

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	1331	462	869	311	445	301	274	311	445	301	146	129	248	557	527
Children's clothing	57	17	39	5	28	19	6	5	28	19	0	6	12	23	22
	4%	4%	5%	1%	6%	6%	2%	1%	6%	6%	0	5%	5%	4%	4%
Women's clothing	390	27	363	134	121	61	74	134	121	61	41	32	75	165	150
	29%	6%	42%	43%	27%	20%	27%	43%	27%	20%	28%	25%	30%	30%	28%
Men's clothing	204	174	30	39	80	46	39	39	80	46	16	24	35	94	74
	15%	38%	3%	13%	18%	15%	14%	13%	18%	15%	11%	18%	14%	17%	14%
Clothing material/textiles	12	6	6	1	4	1	6	1	4	1	1	5	2	7	3
	1%	1%	1%	0	1%	0	2%	0	1%	0	1%	4%	1%	1%	1%
Fur	3	1	2	0	1	2	0	0	1	2	0	0	0	1	2
	0	0	0	0	0	1%	0	0	0	1%	0	0	0	0	0
Travel bag	27	11	16	6	8	5	9	6	8	5	5	4	5	14	9
	2%	2%	2%	2%	2%	2%	3%	2%	2%	2%	3%	3%	2%	2%	2%
Handbag	82	12	70	28	28	10	17	28	28	10	10	7	17	29	35
	6%	2%	8%	9%	6%	3%	6%	9%	6%	3%	7%	6%	7%	5%	7%
Children's footwear	32	6	26	3	15	13	1	3	15	13	1	0	7	14	11
	2%	1%	3%	1%	3%	4%	0	1%	3%	4%	1%	0	3%	3%	2%
Women's footwear	268	26	242	59	79	68	62	59	79	68	37	25	45	107	116
	20%	6%	28%	19%	18%	23%	23%	19%	18%	23%	25%	19%	18%	19%	22%

QF1. You indicated you experienced a problem with clothing, footwear and bags over the last 12 months.

With which of the following did you experience the problem?

FILTER: ASK QF1 TO QF18 IF "CLOTHING, FOOTWEAR AND BAGS", CODE 7, IS THE ONLY CHOICE IN DS2A OR DS2B; OR "CLOTHING, FOOTWEAR AND BAGS", CODE 7, IN DS3; OR "CLOTHING, FOOTWEAR AND BAGS", CODE 7, IN QA18 OR QB18 OR QC18 OR QD18 OR QE18 OR QF18

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	1331	462	869	311	445	301	274	311	445	301	146	129	248	557	527
Men's footwear	201	168	33	22	66	61	52	22	66	61	31	21	35	77	89
	15%	36%	4%	7%	15%	20%	19%	7%	15%	20%	21%	17%	14%	14%	17%
Package of multiple items	28	9	19	7	8	7	6	7	8	7	2	4	11	11	6
	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	1%	3%	5%	2%	1%
Other	28	6	23	8	7	9	4	8	7	9	3	1	5	14	9
	2%	1%	3%	3%	2%	3%	1%	3%	2%	3%	2%	1%	2%	3%	2%
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QF1. You indicated you experienced a problem with clothing, footwear and bags over the last 12 months.  
With which of the following did you experience the problem?

FILTER: ASK QF1 TO QF18 IF "CLOTHING, FOOTWEAR AND BAGS", CODE 7, IS THE ONLY CHOICE IN DS2A OR DS2B; OR "CLOTHING, FOOTWEAR AND BAGS", CODE 7, IN DS3; OR "CLOTHING, FOOTWEAR AND BAGS", CODE 7, IN QA18 OR QB18 OR QC18 OR QD18 OR QE18 OR QF18

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	1331	55	590	686	118	590	137	180	83	71	152	623	709	72	1259	971	336	24	603	728	1130	130	70
Children's clothing	57	2	24	31	6	27	6	0	8	5	5	32	24	5	52	51	6	0	35	22	51	4	2
	4%	4%	4%	4%	5%	5%	4%	0	9%	7%	3%	5%	3%	6%	4%	5%	2%	0	6%	3%	4%	3%	3%
Women's clothing	390	21	167	202	34	151	38	71	31	25	40	192	198	28	362	319	69	2	217	173	325	38	27
	29%	37%	28%	29%	29%	26%	27%	40%	37%	35%	27%	31%	28%	39%	29%	33%	20%	8%	36%	24%	29%	29%	38%
Men's clothing	204	11	93	99	24	90	29	18	3	14	25	86	118	8	196	166	36	2	117	87	168	20	15
	15%	20%	16%	14%	21%	15%	21%	10%	4%	20%	16%	14%	17%	11%	16%	17%	11%	8%	19%	12%	15%	15%	22%
Clothing material/textiles	12	1	5	6	2	4	0	1	1	0	4	7	5	0	12	8	3	1	6	6	7	5	0
	1%	2%	1%	1%	2%	1%	0	1%	1%	0	3%	1%	1%	0	1%	1%	1%	4%	1%	1%	1%	4%	0
Fur	3	1	2	0	0	1	0	1	1	0	0	2	1	0	3	1	1	1	0	3	2	1	0
	0	2%	0	0	0	0	0	1%	1%	0	0	0	0	0	0	0	0	4%	0	0	0	1%	0
Travel bag	27	0	8	20	4	8	1	7	2	1	5	13	15	1	26	14	12	2	9	18	24	2	1
	2%	0	1%	3%	3%	1%	1%	4%	2%	1%	3%	2%	2%	1%	2%	1%	3%	8%	1%	3%	2%	1%	1%
Handbag	82	5	39	38	6	30	9	16	5	6	10	32	50	8	74	57	22	3	34	48	67	11	4
	6%	9%	7%	5%	5%	5%	7%	9%	6%	8%	7%	5%	7%	11%	6%	6%	7%	12%	6%	7%	6%	8%	6%
Children's footwear	32	2	13	18	4	19	2	0	6	2	0	15	17	2	30	25	8	0	10	23	27	4	1
	2%	4%	2%	3%	3%	3%	1%	0	7%	3%	0	2%	2%	3%	2%	3%	2%	0	2%	3%	2%	3%	1%
Women's footwear	268	6	113	149	13	139	19	46	17	5	29	128	140	9	259	170	95	3	70	198	243	18	6
	20%	11%	19%	22%	11%	23%	14%	25%	21%	7%	19%	20%	20%	13%	21%	17%	28%	11%	12%	27%	22%	14%	8%

QF1. You indicated you experienced a problem with clothing, footwear and bags over the last 12 months.

With which of the following did you experience the problem?

FILTER: ASK QF1 TO QF18 IF "CLOTHING, FOOTWEAR AND BAGS", CODE 7, IS THE ONLY CHOICE IN DS2A OR DS2B; OR "CLOTHING, FOOTWEAR AND BAGS", CODE 7, IN DS3; OR "CLOTHING, FOOTWEAR AND BAGS", CODE 7, IN QA18 OR QB18 OR QC18 OR QD18 OR QE18 OR QF18

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	1331	55	590	686	118	590	137	180	83	71	152	623	709	72	1259	971	336	24	603	728	1130	130	70
Men's footwear	201	4	98	99	22	95	30	13	2	8	31	80	121	8	193	116	79	5	68	133	179	16	6
	15%	7%	17%	14%	18%	16%	22%	7%	2%	12%	20%	13%	17%	11%	15%	12%	24%	23%	11%	18%	16%	12%	9%
Package of multiple items	28	3	13	12	1	12	0	4	4	5	2	21	7	2	26	23	3	2	24	4	17	7	4
	2%	6%	2%	2%	1%	2%	0	2%	5%	7%	1%	3%	1%	3%	2%	2%	1%	8%	4%	0	1%	5%	6%
Other	28	0	15	13	2	15	4	4	3	0	1	15	14	2	26	22	4	3	14	14	19	6	4
	2%	0	3%	2%	2%	3%	3%	2%	3%	0	1%	2%	2%	3%	2%	2%	1%	13%	2%	2%	2%	4%	5%
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0



QF2. When did you buy this item?

If you purchased the item second-hand, please indicate when it was first sold.

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	1331	462	869	311	445	301	274	311	445	301	146	129	248	557	527
Less than 3 months ago	560	184	375	137	188	127	108	137	188	127	49	59	109	240	211
	42%	40%	43%	44%	42%	42%	39%	44%	42%	42%	34%	45%	44%	43%	40%
3 months to less than 6 months ago	411	136	276	101	147	95	69	101	147	95	43	26	72	183	157
	31%	29%	32%	32%	33%	32%	25%	32%	33%	32%	30%	20%	29%	33%	30%
6 months to less than 12 months ago	257	100	157	54	80	56	67	54	80	56	33	35	48	89	120
	19%	22%	18%	17%	18%	19%	24%	17%	18%	19%	22%	27%	20%	16%	23%
12 months to less than 24 months ago	79	31	48	14	24	19	23	14	24	19	16	7	13	34	31
	6%	7%	5%	4%	5%	6%	8%	4%	5%	6%	11%	5%	5%	6%	6%
2 years to less than 5 years ago	19	11	8	4	5	2	8	4	5	2	5	3	5	9	5
	1%	2%	1%	1%	1%	1%	3%	1%	1%	1%	3%	2%	2%	2%	1%
5 years ago or more	5	0	5	1	2	2	0	1	2	2	0	0	0	3	2
	0	0	1%	0	0	1%	0	0	0	1%	0	0	0	1%	0
Don't remember	1	0	1	1	0	0	0	1	0	0	0	0	0	0	1
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total 'Less than 6 months ago'	971	320	651	238	334	222	177	238	334	222	92	85	181	422	368
	73%	69%	75%	76%	75%	74%	64%	76%	75%	74%	63%	66%	73%	76%	70%
Total '6 months to less than 24 months'	336	131	205	67	104	75	90	67	104	75	49	41	62	123	151
	25%	28%	24%	22%	23%	25%	33%	22%	23%	25%	33%	32%	25%	22%	29%

QF2. When did you buy this item?

If you purchased the item second-hand, please indicate when it was first sold.

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	1331	462	869	311	445	301	274	311	445	301	146	129	248	557	527
Total '2 years ago or more'	24	11	12	5	7	4	8	5	7	4	5	3	5	11	7
	2%	2%	1%	2%	2%	1%	3%	2%	2%	1%	3%	2%	2%	2%	1%

QF2. When did you buy this item?

If you purchased the item second-hand, please indicate when it was first sold.

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	1331	55	590	686	118	590	137	180	83	71	152	623	709	72	1259	971	336	24	603	728	1130	130	70
Less than 3 months ago	560	24	253	282	53	247	51	76	35	37	62	263	296	30	529	560	0	0	313	246	473	50	36
	42%	44%	43%	41%	45%	42%	37%	42%	42%	52%	41%	42%	42%	42%	42%	58%	0	0	52%	34%	42%	38%	52%
3 months to less than 6 months ago	411	20	185	206	34	179	57	55	29	22	37	202	209	19	392	411	0	0	179	232	348	40	22
	31%	37%	31%	30%	29%	30%	42%	30%	35%	30%	24%	32%	30%	27%	31%	42%	0	0	30%	32%	31%	31%	31%
6 months to less than 12 months ago	257	9	105	143	19	116	20	38	13	10	40	109	148	16	241	0	257	0	80	177	224	27	6
	19%	15%	18%	21%	16%	20%	15%	21%	15%	15%	27%	18%	21%	22%	19%	0	77%	0	13%	24%	20%	21%	9%
12 months to less than 24 months ago	79	2	35	42	9	36	7	7	6	2	11	36	43	5	74	0	79	0	22	57	70	6	3
	6%	4%	6%	6%	8%	6%	5%	4%	7%	3%	7%	6%	6%	7%	6%	0	23%	0	4%	8%	6%	4%	4%
2 years to less than 5 years ago	19	0	8	10	2	9	2	3	1	0	2	8	10	2	17	0	0	19	9	9	12	5	2
	1%	0	1%	1%	2%	1%	1%	2%	1%	0	1%	1%	1%	3%	1%	0	0	79%	2%	1%	1%	4%	3%
5 years ago or more	5	0	3	2	1	4	0	0	0	0	0	4	1	0	5	0	0	5	0	5	2	2	1
	0	0	1%	0	1%	1%	0	0	0	0	0	1%	0	0	0	0	0	21%	0	1%	0	1%	1%
Don't remember	1	0	0	1	0	0	0	1	0	0	0	0	1	0	1	0	0	0	0	1	1	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total 'Less than 6 months ago'	971	45	438	488	87	425	108	131	64	58	99	466	505	49	922	971	0	0	492	479	821	91	58
	73%	81%	74%	71%	74%	72%	79%	73%	76%	83%	65%	75%	71%	69%	73%	100%	0	0	82%	66%	73%	70%	83%
Total '6 months to less than 24 months'	336	11	140	185	28	153	28	45	19	12	51	145	191	21	315	0	336	0	101	235	294	33	9
	25%	19%	24%	27%	24%	26%	20%	25%	23%	17%	34%	23%	27%	29%	25%	0	100%	0	17%	32%	26%	25%	13%

QF2. When did you buy this item?

If you purchased the item second-hand, please indicate when it was first sold.

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	1331	55	590	686	118	590	137	180	83	71	152	623	709	72	1259	971	336	24	603	728	1130	130	70
Total '2 years ago or more'	24	0	11	12	3	13	2	3	1	0	2	12	11	2	22	0	0	24	9	14	14	7	3
	2%	0	2%	2%	3%	2%	1%	2%	1%	0	1%	2%	2%	3%	2%	0	0	100%	2%	2%	1%	5%	4%

QF3A. How much did you pay for this item (NOT including any over-/extra charges, if applicable)?

If you are not sure, please give an estimate.

Please indicate the total amount paid in [NATIONAL CURRENCY]

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	1331	462	869	311	445	301	274	311	445	301	146	129	248	557	527
EUR 0 - EUR 24	290	64	226	98	97	58	38	98	97	58	17	21	58	116	117
	22%	14%	26%	31%	22%	19%	14%	31%	22%	19%	12%	16%	23%	21%	22%
EUR 25 - EUR 39	350	106	243	94	113	72	71	94	113	72	32	39	70	137	143
	26%	23%	28%	30%	25%	24%	26%	30%	25%	24%	22%	31%	28%	25%	27%
EUR 40 - EUR 59	250	84	166	48	97	55	50	48	97	55	28	22	44	106	99
	19%	18%	19%	15%	22%	18%	18%	15%	22%	18%	19%	17%	18%	19%	19%
EUR 60 - EUR 119	284	128	157	48	99	76	62	48	99	76	42	20	45	126	114
	21%	28%	18%	15%	22%	25%	23%	15%	22%	25%	29%	15%	18%	23%	22%
EUR 120 or more	126	64	62	16	32	35	43	16	32	35	24	20	26	57	43
	9%	14%	7%	5%	7%	12%	16%	5%	7%	12%	16%	15%	11%	10%	8%
I didn't/don't pay for this item	31	15	16	8	8	6	10	8	8	6	3	7	5	15	12
	2%	3%	2%	2%	2%	2%	4%	2%	2%	2%	2%	5%	2%	3%	2%
Don't Know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Average	58,2	67,4	53,4	45,3	56,4	65,1	68,2	45,3	56,4	65,1	67,8	68,7	55,3	61,3	56,2

QF3A. How much did you pay for this item (NOT including any over-/extra charges, if applicable)?

If you are not sure, please give an estimate.

Please indicate the total amount paid in [NATIONAL CURRENCY]

	Total	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU	
TOTAL	1331	55	590	686	118	590	137	180	83	71	152	623	709	72	1259	971	336	24	603	728	1130	130	70	
EUR 0 - EUR 24	290	13	127	150	17	99	36	56	31	20	30	136	154	27	263	221	65	3	164	126	231	30	29	
	22%	24%	22%	22%	15%	17%	26%	31%	38%	28%	20%	22%	22%	38%	21%	23%	19%	12%	27%	17%	20%	23%	41%	
EUR 25 - EUR 39	350	9	164	177	30	153	42	53	24	12	36	166	184	19	330	247	98	5	132	218	306	27	17	
	26%	17%	28%	26%	26%	26%	31%	29%	28%	17%	24%	27%	26%	27%	26%	25%	29%	22%	22%	30%	27%	21%	24%	
EUR 40 - EUR 59	250	10	115	124	23	118	22	27	10	15	35	135	115	7	243	179	69	2	99	151	219	24	6	
	19%	18%	20%	18%	19%	20%	16%	15%	12%	22%	23%	22%	16%	9%	19%	18%	20%	8%	16%	21%	19%	18%	9%	
EUR 60 - EUR 119	284	14	114	156	31	147	25	30	9	17	25	125	160	10	275	214	66	4	139	145	245	31	8	
	21%	25%	19%	23%	26%	25%	18%	17%	11%	24%	17%	20%	23%	14%	22%	22%	20%	16%	23%	20%	22%	24%	11%	
EUR 120 or more	126	9	49	68	15	60	9	12	7	4	20	45	81	6	120	95	28	3	61	65	102	17	8	
	9%	16%	8%	10%	13%	10%	6%	7%	8%	5%	13%	7%	11%	8%	10%	10%	8%	12%	10%	9%	9%	13%	11%	
I didn't/don't pay for this item	31	0	20	11	2	13	3	3	3	3	5	16	15	3	28	15	10	7	9	23	26	2	3	
	2%	0	3%	2%	2%	2%	2%	2%	3%	4%	3%	3%	2%	4%	2%	2%	3%	29%	1%	3%	2%	1%	4%	
Don't Know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Average	58,2	87	53,9	59,4	68,1	62,3	56,5	49,2	44,5	50,3	57,8	54,6	61,3	46,1	58,9	58,4	57	67,4	56,6	59,5	55,8	78,6	57,4	

QF4. How did you purchase this item?

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	1331	462	869	311	445	301	274	311	445	301	146	129	248	557	527
In person, at a shop or other sales point	643	227	416	132	221	146	144	132	221	146	82	62	112	257	275
	48%	49%	48%	42%	50%	49%	53%	42%	50%	49%	57%	48%	45%	46%	52%
Over the Internet, directly from the seller	483	160	323	129	167	113	74	129	167	113	39	34	100	203	180
	36%	35%	37%	41%	38%	38%	27%	41%	38%	38%	27%	27%	40%	37%	34%
Over the Internet, through an intermediary (e.g. comparison website)	120	45	75	29	31	29	31	29	31	29	16	15	23	53	44
	9%	10%	9%	9%	7%	9%	11%	9%	7%	9%	11%	11%	9%	9%	8%
By mail order, delivery and postal services	43	17	26	9	13	7	15	9	13	7	5	10	7	24	12
	3%	4%	3%	3%	3%	2%	5%	3%	3%	2%	3%	8%	3%	4%	2%
By telephone	10	3	7	3	3	1	3	3	3	1	0	3	1	4	5
	1%	1%	1%	1%	1%	0	1%	1%	1%	0	0	2%	0	1%	1%
From a salesperson visiting the home	5	2	3	2	3	0	0	2	3	0	0	0	2	2	1
	0	0	0	1%	1%	0	0	1%	1%	0	0	0	1%	0	0
At a market or auction	17	5	12	4	3	3	7	4	3	3	2	5	2	8	7
	1%	1%	1%	1%	1%	1%	2%	1%	1%	1%	1%	4%	1%	1%	1%
TV shopping channel	1	0	1	1	0	0	0	1	0	0	0	0	0	1	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other	10	3	7	3	4	2	1	3	4	2	1	0	1	6	3
	1%	1%	1%	1%	1%	1%	0	1%	1%	1%	1%	0	0	1%	1%
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QF4. How did you purchase this item?

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	1331	462	869	311	445	301	274	311	445	301	146	129	248	557	527
TOTAL 'OVER THE INTERNET'	603	205	398	158	199	142	105	158	199	142	56	49	122	256	224
	45%	44%	46%	51%	45%	47%	38%	51%	45%	47%	38%	38%	49%	46%	43%
TOTAL 'OTHER SALES CHANNELS'	728	257	472	154	246	159	170	154	246	159	90	80	125	301	302
	55%	56%	54%	49%	55%	53%	62%	49%	55%	53%	62%	62%	51%	54%	57%



QF4. How did you purchase this item?

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	1331	55	590	686	118	590	137	180	83	71	152	623	709	72	1259	971	336	24	603	728	1130	130	70
In person, at a shop or other sales point	643	19	279	345	50	296	71	77	33	29	87	296	348	22	621	423	212	7	0	643	612	27	3
	48%	35%	47%	50%	43%	50%	52%	43%	40%	41%	57%	47%	49%	31%	49%	44%	63%	31%	0	88%	54%	21%	4%
Over the Internet, directly from the seller	483	27	207	249	46	220	46	72	32	32	35	218	265	34	450	401	77	6	483	0	385	60	39
	36%	49%	35%	36%	39%	37%	33%	40%	39%	45%	23%	35%	37%	47%	36%	41%	23%	24%	80%	0	34%	46%	55%
Over the Internet, through an intermediary (e.g. comparison website)	120	3	59	58	12	45	12	20	10	5	15	61	59	13	106	91	25	4	120	0	71	24	24
	9%	5%	10%	8%	10%	8%	9%	11%	12%	7%	10%	10%	8%	18%	8%	9%	7%	16%	20%	0	6%	19%	34%
By mail order, delivery and postal services	43	3	25	16	5	15	5	4	6	2	6	23	20	2	41	33	10	0	0	43	34	9	1
	3%	5%	4%	2%	5%	3%	3%	2%	8%	3%	4%	4%	3%	3%	3%	3%	3%	0	0	6%	3%	7%	1%
By telephone	10	2	5	3	4	1	1	1	0	0	3	7	3	0	10	3	5	2	0	10	2	7	1
	1%	3%	1%	0	3%	0	1%	0	0	0	2%	1%	0	0	1%	0	1%	8%	0	1%	0	5%	1%
From a salesperson visiting the home	5	0	1	4	0	1	1	1	0	1	1	1	4	0	5	3	1	1	0	5	4	1	0
	0	0	0	1%	0	0	1%	1%	0	1%	1%	0	1%	0	0	0	0	4%	0	1%	0	1%	0
At a market or auction	17	1	7	9	0	6	1	3	0	1	6	9	8	0	17	11	5	1	0	17	13	3	1
	1%	2%	1%	1%	0	1%	1%	2%	0	1%	4%	1%	1%	0	1%	1%	1%	4%	0	2%	1%	2%	1%
TV shopping channel	1	0	0	1	0	1	0	0	0	0	0	1	0	0	1	1	0	0	0	1	1	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other	10	0	8	2	0	5	1	2	1	1	0	7	3	1	9	6	1	3	0	10	8	0	2
	1%	0	1%	0	0	1%	1%	1%	1%	1%	0	1%	0	1%	1%	1%	0	13%	0	1%	1%	0	3%
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QF4. How did you purchase this item?

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	1331	55	590	686	118	590	137	180	83	71	152	623	709	72	1259	971	336	24	603	728	1130	130	70
TOTAL 'OVER THE INTERNET'	603	30	266	307	58	265	58	93	43	37	50	279	324	47	556	492	101	9	603	0	456	84	63
	45%	54%	45%	45%	49%	45%	42%	52%	51%	52%	33%	45%	46%	65%	44%	51%	30%	40%	100%	0	40%	64%	89%
TOTAL 'OTHER SALES CHANNELS'	728	25	324	379	60	325	79	87	41	34	102	343	385	25	703	479	235	14	0	728	674	46	8
	55%	46%	55%	55%	51%	55%	58%	48%	49%	48%	67%	55%	54%	35%	56%	49%	70%	60%	0	100%	60%	36%	11%

QF5. Did you obtain this item from the seller based in your country of residence, in another EU country, or outside the EU?

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	1331	462	869	311	445	301	274	311	445	301	146	129	248	557	527
Seller based in my country of residence	1130 85%	400 87%	729 84%	243 78%	389 88%	253 84%	244 89%	243 78%	389 88%	253 84%	136 93%	108 84%	209 84%	460 83%	461 88%
Seller based in another EU country	130 10%	37 8%	94 11%	40 13%	39 9%	33 11%	19 7%	40 13%	39 9%	33 11%	5 3%	14 11%	26 10%	66 12%	39 7%
Seller based outside the EU	70 5%	24 5%	46 5%	29 9%	17 4%	14 5%	11 4%	29 9%	17 4%	14 5%	4 3%	7 5%	13 5%	31 6%	26 5%
I don't know where the Seller is based	1 0	0 0	1 0	0 0	0 0	0 0	1 0	0 0	0 0	0 0	1 1%	0 0	0 0	0 0	1 0

QF5. Did you obtain this item from the seller based in your country of residence, in another EU country, or outside the EU?

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	1331	55	590	686	118	590	137	180	83	71	152	623	709	72	1259	971	336	24	603	728	1130	130	70
Seller based in my country of residence	1130	43	492	595	96	520	115	141	64	58	135	518	611	48	1082	821	294	14	456	674	1130	0	0
	85%	77%	84%	87%	82%	88%	84%	78%	76%	82%	89%	83%	86%	66%	86%	85%	88%	59%	76%	92%	100%	0	0
Seller based in another EU country	130	10	60	61	12	50	12	23	17	9	8	66	64	10	120	91	33	7	84	46	0	130	0
	10%	17%	10%	9%	10%	9%	9%	13%	20%	13%	5%	11%	9%	14%	10%	9%	10%	28%	14%	6%	0	100%	0
Seller based outside the EU	70	3	36	31	10	19	10	16	3	4	9	37	33	14	56	58	9	3	63	8	0	0	70
	5%	6%	6%	4%	8%	3%	7%	9%	4%	6%	6%	6%	5%	19%	4%	6%	3%	13%	10%	1%	0	0	100%
I don't know where the Seller is based	1	0	1	0	0	1	0	0	0	0	0	1	0	0	1	1	0	0	0	1	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QF6. Which of the items below describe the problem with the item or with the seller you obtained it from?  
Mark all that apply.

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	1331	462	869	311	445	301	274	311	445	301	146	129	248	557	527
QUALITY															
Item faulty (e.g. fell apart quickly)	649 49%	230 50%	418 48%	149 48%	234 53%	146 49%	119 44%	149 48%	234 53%	146 49%	69 48%	50 39%	105 42%	282 51%	262 50%
Item of unsatisfactory quality	415 31%	131 28%	284 33%	107 34%	137 31%	83 28%	88 32%	107 34%	137 31%	83 28%	43 29%	45 35%	85 34%	157 28%	172 33%
Counterfeit item (fake brand)	45 3%	18 4%	27 3%	12 4%	11 2%	9 3%	13 5%	12 4%	11 2%	9 3%	6 4%	8 6%	9 4%	18 3%	18 3%
INJURY															
Item caused injury	36 3%	11 2%	25 3%	5 2%	10 2%	7 2%	13 5%	5 2%	10 2%	7 2%	5 3%	9 7%	5 2%	14 3%	16 3%
DELIVERY															
Item not delivered	104 8%	30 7%	73 8%	32 10%	35 8%	18 6%	20 7%	32 10%	35 8%	18 6%	11 7%	9 7%	19 8%	45 8%	40 8%
Item delivered late	131 10%	49 11%	83 9%	40 13%	45 10%	25 8%	22 8%	40 13%	45 10%	25 8%	7 5%	16 12%	27 11%	59 11%	46 9%
Wrong item delivered (e.g. wrong size or different item)	113 8%	43 9%	70 8%	26 8%	31 7%	29 10%	27 10%	26 8%	31 7%	29 10%	11 8%	16 12%	26 10%	50 9%	38 7%
CUSTOMER SERVICE															
Poor customer or after-sales service	185 14%	58 13%	127 15%	52 17%	61 14%	33 11%	40 15%	52 17%	61 14%	33 11%	21 15%	19 15%	38 15%	73 13%	74 14%

QF6. Which of the items below describe the problem with the item or with the seller you obtained it from?  
Mark all that apply.

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	1331	462	869	311	445	301	274	311	445	301	146	129	248	557	527
PRICING															
Unclear or complex pricing	42 3%	21 5%	21 2%	12 4%	12 3%	5 2%	13 5%	12 4%	12 3%	5 2%	5 3%	8 6%	9 4%	17 3%	16 3%
BILLING AND PAYMENTS															
Bill incorrect (e.g. I was overcharged)	17 1%	6 1%	11 1%	6 2%	2 0	2 1%	7 3%	6 2%	2 0	2 1%	5 3%	2 2%	4 2%	8 2%	5 1%
Disproportionate fees applied for late payment	10 1%	5 1%	5 1%	3 1%	1 0	4 1%	2 1%	3 1%	1 0	4 1%	0 0	2 1%	1 0	6 1%	3 1%
GUARANTEE/WARRANTY															
Guarantee/warranty not honoured by seller	92 7%	42 9%	50 6%	18 6%	25 6%	23 8%	26 9%	18 6%	25 6%	23 8%	12 8%	14 11%	11 5%	36 7%	44 8%
MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES															
Misleading or incorrect indication of price (e.g. hidden charges)	24 2%	14 3%	9 1%	5 2%	7 2%	5 2%	8 3%	5 2%	7 2%	5 2%	2 1%	6 4%	3 1%	12 2%	9 2%
Advertising was misleading	58 4%	18 4%	40 5%	17 5%	17 4%	6 2%	18 7%	17 5%	17 4%	6 2%	8 5%	11 8%	13 5%	26 5%	19 4%
Received false advice when buying the item	41 3%	13 3%	28 3%	13 4%	10 2%	8 3%	10 4%	13 4%	10 2%	8 3%	5 4%	5 4%	5 2%	12 2%	24 5%

QF6. Which of the items below describe the problem with the item or with the seller you obtained it from?  
Mark all that apply.

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	1331	462	869	311	445	301	274	311	445	301	146	129	248	557	527
Was put under pressure when buying the item	14 1%	2 0	12 1%	5 1%	2 0	3 1%	5 2%	5 1%	2 0	3 1%	0 0	5 4%	2 1%	7 1%	6 1%
CONTRACTUAL ISSUES															
Missing or incomplete information in the contract (e.g. concerning right of withdrawal or identity of seller)	21 2%	9 2%	12 1%	7 2%	5 1%	4 1%	4 2%	7 2%	5 1%	4 1%	3 2%	1 1%	4 1%	7 1%	9 2%
Could not return the item when I changed my mind after buying	53 4%	19 4%	34 4%	17 5%	15 3%	7 2%	14 5%	17 5%	15 3%	7 2%	5 3%	10 8%	7 3%	22 4%	24 5%
Other problem	52 4%	20 4%	32 4%	6 2%	16 3%	19 6%	11 4%	6 2%	16 3%	19 6%	5 3%	6 5%	14 6%	14 2%	25 5%
Don't know	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
TOTAL 'QUALITY'	995 75%	341 74%	654 75%	232 75%	343 77%	218 73%	202 73%	232 75%	343 77%	218 73%	113 78%	88 69%	176 71%	419 75%	399 76%
TOTAL 'INJURY'	36 3%	11 2%	25 3%	5 2%	10 2%	7 2%	13 5%	5 2%	10 2%	7 2%	5 3%	9 7%	5 2%	14 3%	16 3%
TOTAL 'DELIVERY'	323 24%	116 25%	207 24%	93 30%	98 22%	66 22%	65 24%	93 30%	98 22%	66 22%	27 18%	38 30%	67 27%	142 25%	114 22%

QF6. Which of the items below describe the problem with the item or with the seller you obtained it from?  
Mark all that apply.

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	1331	462	869	311	445	301	274	311	445	301	146	129	248	557	527
TOTAL 'CUSTOMER SERVICE'	185	58	127	52	61	33	40	52	61	33	21	19	38	73	74
	14%	13%	15%	17%	14%	11%	15%	17%	14%	11%	15%	15%	15%	13%	14%



QF6. Which of the items below describe the problem with the item or with the seller you obtained it from?  
Mark all that apply.

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	1331	462	869	311	445	301	274	311	445	301	146	129	248	557	527
TOTAL 'PRICING'	42 3%	21 5%	21 2%	12 4%	12 3%	5 2%	13 5%	12 4%	12 3%	5 2%	5 3%	8 6%	9 4%	17 3%	16 3%
TOTAL 'BILLING AND PAYMENTS'	27 2%	12 3%	15 2%	10 3%	3 1%	6 2%	9 3%	10 3%	3 1%	6 2%	5 3%	4 3%	5 2%	15 3%	7 1%
TOTAL 'GUARANTEE/WARRANTY'	92 7%	42 9%	50 6%	18 6%	25 6%	23 8%	26 9%	18 6%	25 6%	23 8%	12 8%	14 11%	11 5%	36 7%	44 8%
TOTAL 'MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES'	120 9%	43 9%	77 9%	32 10%	31 7%	20 7%	37 14%	32 10%	31 7%	20 7%	15 10%	22 17%	19 8%	50 9%	51 10%
TOTAL 'CONTRACTUAL ISSUES'	70 5%	26 6%	43 5%	22 7%	20 4%	10 3%	18 6%	22 7%	20 4%	10 3%	8 5%	10 8%	10 4%	27 5%	32 6%

QF6. Which of the items below describe the problem with the item or with the seller you obtained it from?  
Mark all that apply.

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	1331	55	590	686	118	590	137	180	83	71	152	623	709	72	1259	971	336	24	603	728	1130	130	70
QUALITY																							
Item faulty (e.g. fell apart quickly)	649 49%	22 40%	276 47%	350 51%	42 35%	315 53%	71 52%	92 51%	33 40%	30 43%	65 43%	294 47%	354 50%	23 32%	626 50%	445 46%	194 58%	8 35%	159 26%	490 67%	595 53%	39 30%	15 21%
Item of unsatisfactory quality	415 31%	21 38%	179 30%	215 31%	43 36%	174 29%	31 23%	60 33%	32 38%	25 35%	51 33%	196 32%	218 31%	29 40%	386 31%	284 29%	124 37%	6 24%	191 32%	224 31%	352 31%	42 32%	20 29%
Counterfeit item (fake brand)	45 3%	3 6%	27 5%	15 2%	6 5%	13 2%	3 3%	7 4%	7 8%	1 1%	7 5%	22 3%	23 3%	5 6%	40 3%	33 3%	10 3%	2 8%	20 3%	25 3%	32 3%	6 4%	7 10%
INJURY																							
Item caused injury	36 3%	0 0	20 3%	15 2%	3 3%	13 2%	4 3%	2 1%	3 3%	3 4%	8 6%	24 4%	12 2%	1 1%	35 3%	22 2%	14 4%	0 0	3 0	33 5%	34 3%	1 1%	1 1%
DELIVERY																							
Item not delivered	104 8%	2 4%	51 9%	51 7%	11 9%	32 5%	11 8%	22 12%	8 9%	9 13%	11 7%	51 8%	52 7%	5 7%	99 8%	87 9%	16 5%	1 4%	88 15%	15 2%	64 6%	19 15%	20 29%
Item delivered late	131 10%	10 18%	55 9%	67 10%	7 6%	54 9%	15 11%	22 12%	9 10%	9 12%	17 11%	72 11%	60 8%	14 20%	117 9%	107 11%	22 7%	3 12%	108 18%	24 3%	94 8%	23 18%	14 20%
Wrong item delivered (e.g. wrong size or different item)	113 8%	6 11%	53 9%	54 8%	13 11%	49 8%	11 8%	14 8%	1 1%	7 10%	18 12%	58 9%	55 8%	5 7%	108 9%	96 10%	16 5%	1 4%	87 14%	26 4%	86 8%	17 13%	11 15%
CUSTOMER SERVICE																							
Poor customer or after-sales service	185 14%	4 7%	93 16%	88 13%	15 13%	73 12%	23 17%	23 13%	9 11%	13 18%	29 19%	87 14%	98 14%	5 7%	180 14%	138 14%	45 13%	2 8%	74 12%	112 15%	153 14%	19 15%	12 17%

QF6. Which of the items below describe the problem with the item or with the seller you obtained it from?  
Mark all that apply.

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER			
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU	
TOTAL	1331	55	590	686	118	590	137	180	83	71	152	623	709	72	1259	971	336	24	603	728	1130	130	70	
PRICING																								
Unclear or complex pricing	42 3%	1 2%	23 4%	18 3%	6 5%	10 2%	4 3%	7 4%	5 6%	1 1%	9 6%	20 3%	22 3%	1 1%	41 3%	31 3%	11 3%	0 0	16 3%	26 4%	33 3%	5 4%	4 5%	
BILLING AND PAYMENTS																								
Bill incorrect (e.g. I was overcharged)	17 1%	2 4%	9 2%	6 1%	2 2%	4 1%	2 1%	4 2%	2 2%	0 0	4 3%	8 1%	9 1%	1 1%	16 1%	13 1%	3 1%	1 4%	5 1%	12 2%	14 1%	3 2%	0 0	
Disproportionate fees applied for late payment	10 1%	2 3%	5 1%	3 0	0 0	3 0	3 3%	1 0	2 2%	1 1%	0 0	3 0	7 1%	0 0	10 1%	7 1%	3 1%	0 0	2 0	8 1%	8 1%	2 1%	0 0	
GUARANTEE/WARRANTY																								
Guarantee/warranty not honoured by seller	92 7%	1 2%	45 8%	46 7%	5 4%	43 7%	11 8%	9 5%	4 5%	2 2%	18 12%	50 8%	43 6%	1 1%	91 7%	57 6%	33 10%	2 8%	18 3%	74 10%	81 7%	9 7%	1 1%	
MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES																								
Misleading or incorrect indication of price (e.g. hidden charges)	24 2%	0 0	17 3%	7 1%	2 2%	8 1%	4 3%	2 1%	2 2%	1 1%	5 3%	14 2%	10 1%	1 1%	23 2%	18 2%	4 1%	2 8%	10 2%	14 2%	21 2%	3 2%	0 0	
Advertising was misleading	58 4%	2 4%	26 4%	30 4%	7 6%	19 3%	7 5%	7 4%	6 7%	2 3%	11 7%	33 5%	25 4%	4 5%	54 4%	49 5%	9 3%	0 0	36 6%	22 3%	42 4%	10 8%	6 9%	
Received false advice when buying the item	41 3%	0 0	27 5%	14 2%	6 5%	17 3%	2 1%	6 3%	1 1%	2 3%	7 5%	18 3%	23 3%	2 3%	39 3%	28 3%	12 4%	0 0	14 2%	27 4%	32 3%	6 4%	3 4%	

QF6. Which of the items below describe the problem with the item or with the seller you obtained it from?  
Mark all that apply.

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER			
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU	
TOTAL	1331	55	590	686	118	590	137	180	83	71	152	623	709	72	1259	971	336	24	603	728	1130	130	70	
Was put under pressure when buying the item	14 1%	0 0	8 1%	7 1%	0 0	6 1%	2 1%	0 0	3 3%	1 1%	3 2%	3 0	12 2%	1 1%	13 1%	9 1%	5 1%	1 4%	0 0	14 2%	9 1%	6 4%	0 0	
CONTRACTUAL ISSUES																								
Missing or incomplete information in the contract (e.g. concerning right of withdrawal or identity of seller)	21 2%	0 0	13 2%	7 1%	0 0	9 2%	1 1%	5 3%	1 1%	2 3%	3 2%	9 1%	11 2%	0 0	21 2%	17 2%	3 1%	0 0	9 2%	11 2%	15 1%	5 4%	1 1%	
Could not return the item when I changed my mind after buying	53 4%	2 4%	31 5%	20 3%	4 3%	20 3%	4 3%	7 4%	6 7%	2 3%	10 6%	29 5%	24 3%	0 0	53 4%	38 4%	15 4%	0 0	18 3%	35 5%	45 4%	5 4%	2 3%	
Other problem	52 4%	2 4%	28 5%	22 3%	3 3%	29 5%	6 4%	5 3%	2 2%	0 0	8 5%	24 4%	28 4%	4 6%	48 4%	38 4%	12 3%	3 13%	34 6%	18 2%	44 4%	5 4%	4 6%	
Don't know	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	
TOTAL 'QUALITY'	995 75%	42 77%	429 73%	523 76%	84 71%	455 77%	98 71%	133 74%	65 78%	51 72%	109 72%	461 74%	534 75%	48 67%	947 75%	692 71%	286 85%	16 67%	337 56%	658 90%	878 78%	77 59%	38 55%	
TOTAL 'INJURY'	36 3%	0 0	20 3%	15 2%	3 3%	13 2%	4 3%	2 1%	3 3%	3 4%	8 6%	24 4%	12 2%	1 1%	35 3%	22 2%	14 4%	0 0	3 0	33 5%	34 3%	1 1%	1 1%	
TOTAL 'DELIVERY'	323 24%	16 28%	149 25%	157 23%	29 24%	126 21%	34 24%	53 29%	16 20%	23 33%	43 28%	166 27%	156 22%	22 31%	300 24%	268 28%	50 15%	5 20%	262 43%	61 8%	228 20%	54 41%	41 58%	

QF6. Which of the items below describe the problem with the item or with the seller you obtained it from?  
Mark all that apply.

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	1331	55	590	686	118	590	137	180	83	71	152	623	709	72	1259	971	336	24	603	728	1130	130	70
TOTAL 'CUSTOMER SERVICE'	185	4	93	88	15	73	23	23	9	13	29	87	98	5	180	138	45	2	74	112	153	19	12
	14%	7%	16%	13%	13%	12%	17%	13%	11%	18%	19%	14%	14%	7%	14%	14%	13%	8%	12%	15%	14%	15%	17%

QF6. Which of the items below describe the problem with the item or with the seller you obtained it from?  
Mark all that apply.

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	1331	55	590	686	118	590	137	180	83	71	152	623	709	72	1259	971	336	24	603	728	1130	130	70
TOTAL 'PRICING'	42 3%	1 2%	23 4%	18 3%	6 5%	10 2%	4 3%	7 4%	5 6%	1 1%	9 6%	20 3%	22 3%	1 1%	41 3%	31 3%	11 3%	0 0	16 3%	26 4%	33 3%	5 4%	4 5%
TOTAL 'BILLING AND PAYMENTS'	27 2%	4 7%	15 2%	8 1%	2 2%	7 1%	5 4%	5 3%	4 5%	1 1%	4 3%	10 2%	17 2%	1 1%	26 2%	20 2%	6 2%	1 4%	6 1%	21 3%	22 2%	5 4%	0 0
TOTAL 'GUARANTEE/WARRANTY'	92 7%	1 2%	45 8%	46 7%	5 4%	43 7%	11 8%	9 5%	4 5%	2 2%	18 12%	50 8%	43 6%	1 1%	91 7%	57 6%	33 10%	2 8%	18 3%	74 10%	81 7%	9 7%	1 1%
TOTAL 'MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES'	120 9%	2 4%	65 11%	53 8%	14 12%	46 8%	13 9%	10 6%	9 10%	5 7%	24 16%	62 10%	58 8%	7 9%	114 9%	94 10%	23 7%	3 12%	54 9%	66 9%	94 8%	20 15%	7 10%
TOTAL 'CONTRACTUAL ISSUES'	70 5%	2 4%	42 7%	26 4%	4 3%	28 5%	5 4%	10 6%	6 8%	4 6%	11 8%	36 6%	34 5%	0 0	70 6%	51 5%	18 5%	0 0	24 4%	45 6%	59 5%	9 7%	2 3%

QF7A2. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the seller)? Mark 0 if you did not pay any over-/extra charges or hidden fees. If you are not sure, please give an estimate.

'The average is calculated based on all respondents who incurred over-/extra charges or hidden fees'

FILTER: ASK QF7A IF QF6 = 8 OR 9 OR 11 OR 17

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	97	41	56	19	25	29	23	19	25	29	10	14	21	36	39
EUR 0	46	19	27	10	12	13	11	10	12	13	6	5	11	15	20
	47%	46%	48%	52%	46%	46%	46%	52%	46%	46%	60%	36%	50%	43%	50%
EUR 1 - EUR 14	27	8	19	5	7	10	6	5	7	10	3	3	6	10	11
	28%	19%	35%	26%	26%	33%	25%	26%	26%	33%	30%	21%	27%	28%	28%
EUR 15 - EUR 49	17	10	8	4	5	5	4	4	5	5	1	3	4	9	5
	18%	23%	14%	18%	19%	17%	17%	18%	19%	17%	10%	21%	18%	24%	12%
EUR 50 - EUR 139	7	5	2	1	2	1	3	1	2	1	0	3	1	2	4
	7%	12%	3%	4%	8%	4%	12%	4%	8%	4%	0	21%	5%	5%	10%
EUR 140 or more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't Know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Average	22,5	31,1	15,9	23,1	21,3	17,3	29,7	23,1	21,3	17,3	11,1	38	25,1	22,4	21,3

QF7A2. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the seller)? Mark 0 if you did not pay any over-/extra charges or hidden fees. If you are not sure, please give an estimate.

'The average is calculated based on all respondents who incurred over-/extra charges or hidden fees'

FILTER: ASK QF7A IF QF6 = 8 OR 9 OR 11 OR 17

	Total	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU	
TOTAL	97	6	53	37	7	44	13	11	6	2	15	47	50	6	91	71	19	6	49	47	80	12	4	
EUR 0	46	3	27	16	3	22	6	6	1	0	7	19	27	4	42	34	11	0	23	22	37	6	2	
	47%	49%	51%	42%	45%	51%	51%	59%	17%	0	46%	41%	53%	67%	46%	48%	60%	0	47%	48%	46%	53%	50%	
EUR 1 - EUR 14	27	1	15	11	1	12	4	3	3	0	5	12	15	0	27	22	3	2	17	10	23	3	1	
	28%	17%	28%	30%	12%	28%	28%	24%	51%	0	33%	26%	29%	0	30%	31%	16%	34%	35%	21%	29%	24%	25%	
EUR 15 - EUR 49	17	2	8	7	1	8	3	2	0	2	2	10	7	2	15	11	3	3	8	9	14	2	1	
	18%	34%	16%	18%	15%	17%	21%	18%	0	100%	14%	22%	14%	33%	17%	16%	15%	49%	16%	20%	18%	16%	25%	
EUR 50 - EUR 139	7	0	3	4	2	2	0	0	2	0	1	5	2	0	7	4	2	1	1	6	6	1	0	
	7%	0	5%	10%	29%	4%	0	0	32%	0	7%	10%	4%	0	7%	5%	10%	17%	2%	12%	7%	8%	0	
EUR 140 or more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Don't Know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Average	22,5	24,3	21,4	23,7	34,6	20,5	16,1	20,6	25,6	35,5	23,2	28,2	15,8	20,5	22,6	19,6	28,9	32,6	15,7	29,7	22	29,2	13,5	



QF7A1. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the seller)? Mark 0 if you did not pay any over-/extra charges or hidden fees. If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QF7A IF QF6 = 8 OR 9 OR 11 OR 17  
AVERAGE FOR ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	1331	462	869	311	445	301	274	311	445	301	146	129	248	557	527
EUR 0	1280	440	841	302	431	285	262	302	431	285	142	120	237	536	507
	96%	95%	97%	97%	97%	95%	95%	97%	97%	95%	97%	93%	96%	96%	96%
EUR 1 - EUR 14	27	8	19	5	7	10	6	5	7	10	3	3	6	10	11
	2%	2%	2%	2%	2%	3%	2%	2%	2%	3%	2%	2%	2%	2%	2%
EUR 15 - EUR 49	17	10	8	4	5	5	4	4	5	5	1	3	4	9	5
	1%	2%	1%	1%	1%	2%	1%	1%	1%	2%	1%	2%	2%	2%	1%
EUR 50 - EUR 139	7	5	2	1	2	1	3	1	2	1	0	3	1	2	4
	1%	1%	0	0	0	0	1%	0	0	0	0	2%	0	0	1%
EUR 140 or more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't Know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Average	0,9	1,5	0,5	0,7	0,6	0,9	1,4	0,7	0,6	0,9	0,3	2,6	1,1	0,8	0,8

QF7A1. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the seller)? Mark 0 if you did not pay any over-/extra charges or hidden fees. If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QF7A IF QF6 = 8 OR 9 OR 11 OR 17  
AVERAGE FOR ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	1331	55	590	686	118	590	137	180	83	71	152	623	709	72	1259	971	336	24	603	728	1130	130	70
EUR 0	1280	52	564	664	114	569	131	176	79	69	144	595	685	70	1210	934	328	18	577	704	1087	125	68
	96%	95%	96%	97%	97%	96%	95%	97%	94%	97%	95%	96%	97%	97%	96%	96%	98%	75%	96%	97%	96%	96%	97%
EUR 1 - EUR 14	27	1	15	11	1	12	4	3	3	0	5	12	15	0	27	22	3	2	17	10	23	3	1
	2%	2%	3%	2%	1%	2%	3%	1%	4%	0	3%	2%	2%	0	2%	2%	1%	8%	3%	1%	2%	2%	1%
EUR 15 - EUR 49	17	2	8	7	1	8	3	2	0	2	2	10	7	2	15	11	3	3	8	9	14	2	1
	1%	4%	1%	1%	1%	1%	2%	1%	0	3%	1%	2%	1%	3%	1%	1%	1%	12%	1%	1%	1%	1%	1%
EUR 50 - EUR 139	7	0	3	4	2	2	0	0	2	0	1	5	2	0	7	4	2	1	1	6	6	1	0
	1%	0	0	1%	2%	0	0	0	2%	0	1%	1%	0	0	1%	0	1%	4%	0	1%	1%	1%	0
EUR 140 or more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't Know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Average	0,9	1,3	0,9	0,7	1,1	0,8	0,7	0,5	1,5	1	1,2	1,2	0,5	0,6	0,9	0,7	0,7	8,2	0,7	1	0,8	1,3	0,4

QF8. To what extent could you use the item as intended after the problem occurred?

FILTER: ASK QF8 IF QF6 = 1 OR 2 OR 5 OR 7 OR 12 OR 13 16 OR 17

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	1220	426	794	280	410	274	255	280	410	274	135	121	226	510	483
Not at all	537	181	357	102	161	148	127	102	161	148	66	60	91	217	230
	44%	42%	45%	36%	39%	54%	50%	36%	39%	54%	49%	50%	40%	42%	48%
Partly, with major difficulty	332	115	217	89	119	56	68	89	119	56	31	37	58	142	132
	27%	27%	27%	32%	29%	21%	26%	32%	29%	21%	23%	30%	26%	28%	27%
Partly, with minor difficulty	244	89	154	57	97	47	43	57	97	47	28	15	56	110	78
	20%	21%	19%	20%	24%	17%	17%	20%	24%	17%	21%	12%	25%	22%	16%
Fully	107	41	66	32	33	23	19	32	33	23	10	9	22	41	43
	9%	10%	8%	12%	8%	8%	7%	12%	8%	8%	7%	7%	10%	8%	9%
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL 'PARTLY'	576	204	372	146	216	104	110	146	216	104	59	52	113	252	210
	47%	48%	47%	52%	53%	38%	43%	52%	53%	38%	43%	43%	50%	49%	43%

QF8. To what extent could you use the item as intended after the problem occurred?

FILTER: ASK QF8 IF QF6 = 1 OR 2 OR 5 OR 7 OR 12 OR 13 16 OR 17

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	1220	52	535	633	104	552	122	159	78	64	142	572	647	65	1155	881	318	21	521	699	1055	108	56
Not at all	537	25	238	274	51	253	48	63	32	21	68	250	287	14	523	399	129	9	249	288	460	45	32
	44%	48%	44%	43%	50%	46%	40%	40%	41%	33%	48%	44%	44%	21%	45%	45%	41%	43%	48%	41%	44%	42%	56%
Partly, with major difficulty	332	11	155	166	25	144	38	46	23	16	38	169	163	19	313	234	92	4	109	223	286	37	8
	27%	21%	29%	26%	24%	26%	31%	29%	30%	25%	27%	29%	25%	29%	27%	27%	29%	21%	21%	32%	27%	35%	14%
Partly, with minor difficulty	244	7	98	139	16	114	24	38	15	15	21	105	139	23	221	161	78	5	92	152	214	16	13
	20%	13%	18%	22%	16%	21%	20%	24%	19%	24%	15%	18%	21%	35%	19%	18%	25%	22%	18%	22%	20%	15%	24%
Fully	107	9	43	55	11	41	11	11	8	11	14	49	58	10	97	87	18	3	71	36	94	10	3
	9%	18%	8%	9%	10%	7%	9%	7%	10%	17%	10%	8%	9%	15%	8%	10%	6%	13%	14%	5%	9%	9%	6%
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL 'PARTLY'	576	18	254	304	42	258	63	85	38	31	59	273	302	42	534	395	171	9	201	375	501	54	21
	47%	34%	47%	48%	40%	47%	51%	53%	48%	49%	42%	48%	47%	64%	46%	45%	54%	44%	39%	54%	47%	49%	38%

QF9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	1331	462	869	311	445	301	274	311	445	301	146	129	248	557	527
Cancelled the purchase of the item within the cooling-off period	45 3%	16 4%	29 3%	11 4%	14 3%	8 3%	12 4%	11 4%	14 3%	8 3%	7 5%	5 4%	11 4%	18 3%	17 3%
Returned the item	559 42%	208 45%	350 40%	117 38%	174 39%	137 46%	130 47%	117 38%	174 39%	137 46%	71 49%	59 46%	92 37%	251 45%	215 41%
Repaired the item at my own expense	94 7%	24 5%	70 8%	35 11%	37 8%	15 5%	7 3%	35 11%	37 8%	15 5%	1 1%	6 5%	22 9%	32 6%	41 8%
Bought a replacement	124 9%	46 10%	78 9%	37 12%	32 7%	27 9%	27 10%	37 12%	32 7%	27 9%	17 11%	11 8%	22 9%	52 9%	50 10%
Withheld payment for the item	16 1%	6 1%	10 1%	4 1%	5 1%	6 2%	2 1%	4 1%	5 1%	6 2%	0 0	2 2%	3 1%	6 1%	7 1%
Made a complaint to the seller	472 35%	168 36%	304 35%	101 32%	172 39%	108 36%	91 33%	101 32%	172 39%	108 36%	55 38%	36 28%	81 33%	191 34%	200 38%
Asked the seller for repair, replacement or refund of the money I paid	354 27%	120 26%	234 27%	77 25%	124 28%	83 27%	70 26%	77 25%	124 28%	83 27%	41 28%	29 23%	64 26%	152 27%	138 26%
Asked the seller for compensation for damages or losses	56 4%	20 4%	36 4%	15 5%	18 4%	10 3%	12 4%	15 5%	18 4%	10 3%	8 5%	4 3%	13 5%	25 5%	18 3%
Made a complaint to a government body or consumer organisation	26 2%	10 2%	16 2%	6 2%	7 2%	5 2%	7 3%	6 2%	7 2%	5 2%	5 4%	2 1%	3 1%	9 2%	14 3%

QF9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	1331	462	869	311	445	301	274	311	445	301	146	129	248	557	527
Took the seller to an out-of-court dispute settlement /alternative dispute resolution body (ADR)	8 1%	3 1%	5 1%	2 1%	4 1%	2 1%	1 0	2 1%	4 1%	2 1%	1 1%	0 0	2 1%	4 1%	3 1%
Took the seller to court	3 0	2 0	1 0	0 0	2 0	1 0	0 0	0 0	2 0	1 0	0 0	0 0	1 0	0 0	2 0
Other action	37 3%	11 2%	26 3%	8 3%	13 3%	8 3%	9 3%	8 3%	13 3%	8 3%	3 2%	6 5%	11 4%	9 2%	17 3%
Have not taken any action	72 5%	20 4%	52 6%	26 8%	18 4%	15 5%	13 5%	26 8%	18 4%	15 5%	8 5%	5 4%	14 6%	31 6%	27 5%
Don't know	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
TOTAL 'TOOK THE SELLER TO COURT OR TO AN OUT-OF COURT DISPUTE RESOLUTION BODY'	10 1%	4 1%	5 1%	2 1%	5 1%	3 1%	1 0	2 1%	5 1%	3 1%	1 1%	0 0	2 1%	4 1%	4 1%
TOTAL 'MADE A COMPLAINT TO A GOVERNMENT BODY OR CONSUMER ORGANISATION OR TOOK THE SELLER TO AN OUT-OF-COURT DISPUTE RESOLUTION BODY'	35 3%	13 3%	21 2%	8 3%	11 3%	7 2%	8 3%	8 3%	11 3%	7 2%	6 4%	2 1%	5 2%	13 2%	17 3%
TOTAL 'AT LEAST ONE ACTION'	1259 95%	442 96%	818 94%	286 92%	427 96%	285 95%	262 95%	286 92%	427 96%	285 95%	138 95%	124 96%	234 94%	525 94%	500 95%

QF9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	1331	55	590	686	118	590	137	180	83	71	152	623	709	72	1259	971	336	24	603	728	1130	130	70
Cancelled the purchase of the item within the cooling-off period	45 3%	1 2%	21 4%	24 3%	6 5%	22 4%	5 3%	5 3%	2 2%	4 5%	3 2%	16 3%	29 4%	0 0%	45 4%	41 4%	4 1%	0 0%	45 8%	0 0%	37 3%	7 5%	2 3%
Returned the item	559 42%	24 43%	260 44%	276 40%	47 39%	255 43%	58 42%	76 42%	31 37%	25 35%	68 45%	248 40%	311 44%	0 0%	559 44%	424 44%	131 39%	4 16%	236 39%	322 44%	513 45%	39 30%	6 9%
Repaired the item at my own expense	94 7%	3 5%	36 6%	55 8%	7 6%	45 8%	7 5%	20 11%	5 6%	3 4%	6 4%	36 6%	57 8%	0 0%	94 7%	68 7%	22 7%	3 15%	31 5%	63 9%	83 7%	8 6%	3 4%
Bought a replacement	124 9%	6 11%	59 10%	59 9%	11 9%	50 8%	13 10%	18 10%	10 11%	7 10%	16 11%	66 11%	58 8%	0 0%	124 10%	82 8%	35 10%	6 25%	38 6%	86 12%	107 9%	14 11%	2 3%
Withheld payment for the item	16 1%	1 2%	10 2%	5 1%	0 0%	7 1%	3 2%	0 0%	2 2%	2 3%	2 1%	10 2%	6 1%	0 0%	16 1%	13 1%	2 1%	1 4%	8 1%	9 1%	11 1%	3 2%	2 3%
Made a complaint to the seller	472 35%	10 18%	204 35%	258 38%	43 36%	231 39%	47 35%	57 32%	22 27%	24 33%	48 32%	208 33%	264 37%	0 0%	472 37%	334 34%	133 40%	5 20%	216 36%	256 35%	391 35%	48 37%	32 46%
Asked the seller for repair, replacement or refund of the money I paid	354 27%	9 16%	148 25%	196 29%	40 34%	164 28%	41 30%	39 22%	20 25%	12 17%	36 24%	153 25%	201 28%	0 0%	354 28%	244 25%	103 31%	6 24%	143 24%	211 29%	300 27%	37 28%	16 23%
Asked the seller for compensation for damages or losses	56 4%	4 7%	23 4%	29 4%	4 3%	24 4%	7 5%	7 4%	3 3%	5 7%	7 5%	26 4%	29 4%	0 0%	56 4%	40 4%	15 5%	0 0%	33 5%	23 3%	44 4%	6 4%	6 9%
Made a complaint to a government body or consumer organisation	26 2%	1 2%	16 3%	10 1%	4 3%	7 1%	3 2%	3 2%	1 1%	3 4%	6 4%	13 2%	13 2%	0 0%	26 2%	16 2%	10 3%	0 0%	6 1%	20 3%	24 2%	3 2%	0 0%

QF9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	1331	55	590	686	118	590	137	180	83	71	152	623	709	72	1259	971	336	24	603	728	1130	130	70
Took the seller to an out-of-court dispute settlement /alternative dispute resolution body (ADR)	8 1%	0 0	5 1%	4 1%	0 0	5 1%	0 0	0 0	0 0	3 4%	0 0	7 1%	2 0	0 0	8 1%	5 0	4 1%	0 0	3 0	6 1%	6 0	2 1%	1 1%
Took the seller to court	3 0	0 0	3 0	0 0	1 1%	1 0	0 0	0 0	0 0	1 1%	0 0	2 0	1 0	0 0	3 0	0 0	3 1%	0 0	0 0	3 0	2 0	1 1%	0 0
Other action	37 3%	1 2%	19 3%	17 2%	4 3%	9 1%	4 3%	4 2%	3 3%	5 7%	9 6%	24 4%	13 2%	0 0	37 3%	29 3%	8 2%	1 4%	20 3%	17 2%	31 3%	3 2%	3 4%
Have not taken any action	72 5%	9 16%	27 5%	36 5%	8 7%	22 4%	6 4%	13 7%	12 14%	6 8%	7 4%	41 7%	31 4%	72 100%	0 0	49 5%	21 6%	2 8%	47 8%	25 3%	48 4%	10 8%	14 20%
Don't know	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
TOTAL 'TOOK THE SELLER TO COURT OR TO AN OUT-OF COURT DISPUTE RESOLUTION BODY'	10 1%	0 0	6 1%	4 1%	1 1%	6 1%	0 0	0 0	0 0	3 4%	0 0	7 1%	2 0	0 0	10 1%	5 0	5 2%	0 0	3 0	7 1%	7 1%	2 1%	1 1%
TOTAL 'MADE A COMPLAINT TO A GOVERNMENT BODY OR CONSUMER ORGANISATION OR TOOK THE SELLER TO AN OUT-OF-COURT DISPUTE RESOLUTION BODY'	35 3%	1 2%	21 3%	13 2%	4 3%	13 2%	3 2%	3 2%	1 1%	6 8%	6 4%	20 3%	15 2%	0 0	35 3%	21 2%	14 4%	0 0	9 2%	25 3%	29 3%	5 4%	1 1%
TOTAL 'AT LEAST ONE ACTION'	1259 95%	47 84%	562 95%	650 95%	110 93%	568 96%	132 96%	167 93%	72 86%	65 92%	145 96%	581 93%	678 96%	0 0	1259 100%	922 95%	315 94%	22 92%	556 92%	703 97%	1082 96%	120 92%	56 80%



QF9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QF9BIS IF 'HAS NOT TAKEN ANY ACTION', QF9 = 13

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	72	20	52	26	18	15	13	26	18	15	8	5	14	31	27
I was unlikely to get a satisfactory solution to the problem I encountered	24 34%	6 31%	18 35%	11 41%	8 46%	3 18%	3 21%	11 41%	8 46%	3 18%	1 13%	2 35%	6 45%	9 28%	9 35%
The sums involved were too small	21 30%	8 38%	14 26%	7 25%	8 44%	6 38%	1 8%	7 25%	8 44%	6 38%	1 13%	0 0	4 27%	10 32%	8 29%
I did not know how or where to complain	2 3%	0 0	2 4%	2 8%	0 0	0 0	0 0	2 8%	0 0	0 0	0 0	0 0	1 7%	0 0	1 4%
I was not sure of my rights as a consumer	7 9%	1 5%	6 11%	4 15%	0 0	2 12%	1 8%	4 15%	0 0	2 12%	1 12%	0 0	1 7%	4 12%	2 7%
I thought it would take too long	10 14%	3 15%	7 14%	8 33%	0 0	0 0	2 16%	8 33%	0 0	0 0	1 13%	1 22%	2 13%	5 15%	4 14%
I tried to complain about other problems in the past but was not successful	1 1%	0 0	1 2%	0 0	1 6%	0 0	0 0	0 0	1 6%	0 0	0 0	0 0	0 0	0 0	1 4%
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	3 4%	0 0	3 5%	2 7%	1 5%	0 0	0 0	2 7%	1 5%	0 0	0 0	0 0	0 0	1 3%	2 7%
The complaints procedure was too complicated	5 7%	1 5%	4 7%	2 8%	0 0	1 6%	2 15%	2 8%	0 0	1 6%	2 24%	0 0	2 13%	1 3%	2 7%

QF9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QF9BIS IF 'HAS NOT TAKEN ANY ACTION', QF9 = 13

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	72	20	52	26	18	15	13	26	18	15	8	5	14	31	27
Seller Provider fixed problem on its own initiative	5 7%	3 15%	2 4%	2 8%	0 0	1 6%	2 16%	2 8%	0 0	1 6%	1 13%	1 21%	1 7%	2 6%	2 7%
I have not had the time yet	11 15%	0 0	11 21%	3 12%	1 5%	4 25%	3 24%	3 12%	1 5%	4 25%	2 25%	1 21%	2 14%	5 16%	4 15%
Other	8 11%	3 15%	5 9%	1 4%	4 21%	3 19%	0 0	1 4%	4 21%	3 19%	0 0	0 0	0 0	5 16%	3 11%
Don't know	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0

QF9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QF9BIS IF 'HAS NOT TAKEN ANY ACTION', QF9 = 13

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	72	9	27	36	8	22	6	13	12	6	7	41	31	72	0	49	21	2	47	25	48	10	14
I was unlikely to get a satisfactory solution to the problem I encountered	24 34%	3 29%	8 29%	14 39%	0	9 43%	1 17%	7 54%	3 30%	1 16%	3 41%	13 32%	11 37%	24 34%	0	15 31%	9 44%	0	14 29%	11 43%	18 37%	4 35%	3 22%
The sums involved were too small	21 30%	1 13%	8 28%	12 35%	2 24%	9 44%	3 51%	4 31%	2 18%	1 16%	0	9 21%	13 41%	21 30%	0	14 29%	6 28%	1 53%	15 33%	6 23%	16 33%	3 27%	3 22%
I did not know how or where to complain	2 3%	0	0	2 6%	0	1 5%	0	1 8%	0	0	0	0	2 7%	2 3%	0	1 2%	1 5%	0	2 4%	0	0	0	2 14%
I was not sure of my rights as a consumer	7 9%	0	2 6%	5 13%	1 12%	1 4%	0	4 29%	1 9%	0	0	4 9%	3 9%	7 9%	0	4 7%	3 14%	0	4 8%	3 10%	4 8%	2 19%	1 7%
I thought it would take too long	10 14%	1 11%	6 24%	3 8%	2 25%	2 8%	1 14%	4 30%	1 9%	0	1 16%	6 14%	5 16%	10 14%	0	9 17%	2 9%	0	10 21%	1 3%	3 6%	3 27%	5 36%
I tried to complain about other problems in the past but was not successful	1 1%	0	1 4%	0	0	0	1 17%	0	0	0	0	1 2%	0	1 1%	0	1 2%	0	0	1 2%	0	1 2%	0	0
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	3 4%	0	1 3%	2 5%	1 13%	0	0	2 14%	0	0	0	1 2%	2 6%	3 4%	0	3 6%	0	0	1 2%	2 7%	2 4%	0	1 7%
The complaints procedure was too complicated	5 7%	1 11%	2 7%	2 5%	1 12%	0	1 17%	1 8%	1 9%	0	1 13%	2 4%	3 10%	5 7%	0	3 6%	1 5%	1 47%	4 8%	1 4%	3 6%	1 10%	1 7%

QF9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QF9BIS IF 'HAS NOT TAKEN ANY ACTION', QF9 = 13

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	72	9	27	36	8	22	6	13	12	6	7	41	31	72	0	49	21	2	47	25	48	10	14
Seller Provider fixed problem on its own initiative	5 7%	2 23%	1 4%	2 5%	0	2 9%	0	0	0	2 33%	1 15%	4 10%	1 3%	5 7%	0	5 10%	0	0	4 8%	1 4%	4 8%	1 10%	0
I have not had the time yet	11 15%	2 23%	4 15%	5 14%	1 13%	4 18%	0	1 8%	2 18%	2 34%	1 15%	8 19%	3 10%	11 15%	0	7 14%	4 19%	0	7 15%	4 16%	8 17%	0	3 22%
Other	8 11%	0	3 11%	5 14%	2 25%	3 13%	0	1 8%	2 17%	0	0	3 7%	5 16%	8 11%	0	4 8%	4 19%	0	6 13%	2 8%	3 6%	4 37%	1 7%
Don't know	0 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QF10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the seller, going to an alternative dispute resolution body or to court, repairing or replacing the item etc.?

The below average of consumer detriment is calculated for all respondents who have experienced a problem described as the first or second most serious problem.

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	1331	462	869	311	445	301	274	311	445	301	146	129	248	557	527
Less than 1 hour	411	140	271	90	146	93	82	90	146	93	47	36	81	172	158
	31%	30%	31%	29%	33%	31%	30%	29%	33%	31%	32%	28%	33%	31%	30%
1 to 2 hours	447	158	289	109	139	91	107	109	139	91	57	50	74	191	181
	34%	34%	33%	35%	31%	30%	39%	35%	31%	30%	39%	39%	30%	34%	34%
3 to 4 hours	215	73	141	49	69	53	43	49	69	53	20	23	42	88	85
	16%	16%	16%	16%	16%	18%	16%	16%	16%	18%	14%	18%	17%	16%	16%
5 to 10 hours	79	31	48	23	26	20	10	23	26	20	3	6	14	33	32
	6%	7%	5%	7%	6%	7%	3%	7%	6%	7%	2%	5%	6%	6%	6%
11 to 20 hours	30	5	25	6	12	5	7	6	12	5	3	4	6	11	13
	2%	1%	3%	2%	3%	2%	2%	2%	3%	2%	2%	3%	2%	2%	2%
More than 20 hours	112	43	69	22	43	28	19	22	43	28	11	8	21	45	46
	8%	9%	8%	7%	10%	9%	7%	7%	10%	9%	8%	6%	9%	8%	9%
No time lost	38	12	27	12	10	11	6	12	10	11	4	2	9	16	13
	3%	3%	3%	4%	2%	4%	2%	4%	2%	4%	3%	2%	4%	3%	3%
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Average	3,8	3,8	3,8	3,7	4	4	3,4	3,7	4	4	3,3	3,4	3,8	3,7	3,9

QF10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the seller, going to an alternative dispute resolution body or to court, repairing or replacing the item etc.?

The below average of consumer detriment is calculated for all respondents who have experienced a problem described as the first or second most serious problem.

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	1331	462	869	311	445	301	274	311	445	301	146	129	248	557	527
TOTAL 'AT LEAST SOME TIME LOST'	1293	450	843	299	435	290	268	299	435	290	142	127	239	541	514
	97%	97%	97%	96%	98%	96%	98%	96%	98%	96%	97%	98%	96%	97%	97%

QF10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the seller, going to an alternative dispute resolution body or to court, repairing or replacing the item etc.?

The below average of consumer detriment is calculated for all respondents who have experienced a problem described as the first or second most serious problem.

FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	1331	55	590	686	118	590	137	180	83	71	152	623	709	72	1259	971	336	24	603	728	1130	130	70
Less than 1 hour	411	11	186	214	37	179	51	57	20	20	46	166	245	23	388	319	90	2	195	216	354	33	23
	31%	20%	31%	31%	31%	30%	37%	32%	24%	28%	31%	27%	35%	32%	31%	33%	27%	7%	32%	30%	31%	26%	33%
1 to 2 hours	447	20	206	222	36	217	41	54	27	20	51	206	240	7	440	319	118	8	186	261	385	43	19
	34%	35%	35%	32%	31%	37%	30%	30%	32%	28%	34%	33%	34%	9%	35%	33%	35%	36%	31%	36%	34%	33%	27%
3 to 4 hours	215	7	97	110	19	85	21	32	12	17	29	105	109	3	212	159	50	6	88	126	179	23	13
	16%	12%	16%	16%	16%	14%	15%	18%	14%	23%	19%	17%	15%	4%	17%	16%	15%	25%	15%	17%	16%	18%	18%
5 to 10 hours	79	5	35	39	7	40	6	12	2	7	5	42	37	1	78	57	20	2	38	41	64	10	5
	6%	9%	6%	6%	6%	7%	4%	7%	2%	9%	4%	7%	5%	1%	6%	6%	6%	8%	6%	6%	6%	7%	7%
11 to 20 hours	30	0	9	21	6	13	1	4	2	1	4	19	11	0	30	20	7	3	12	18	23	6	1
	2%	0	2%	3%	5%	2%	1%	2%	2%	1%	2%	3%	2%	0	2%	2%	2%	13%	2%	3%	2%	5%	1%
More than 20 hours	112	5	44	62	10	44	15	15	12	4	12	64	48	0	112	76	35	1	61	51	96	10	6
	8%	9%	8%	9%	8%	7%	11%	8%	14%	5%	8%	10%	7%	0	9%	8%	10%	4%	10%	7%	9%	7%	9%
No time lost	38	8	13	18	3	12	3	6	9	3	3	21	17	38	0	20	16	2	23	15	29	6	3
	3%	14%	2%	3%	2%	2%	2%	3%	10%	4%	2%	3%	2%	53%	0	2%	5%	8%	4%	2%	3%	4%	4%
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Average	3,8	4,2	3,5	4	4,1	3,6	3,9	3,8	5	3,5	3,7	4,4	3,3	1,1	3,9	3,6	4,2	5,1	4,1	3,6	3,7	4,1	3,9

QF10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the seller, going to an alternative dispute resolution body or to court, repairing or replacing the item etc.?

The below average of consumer detriment is calculated for all respondents who have experienced a problem described as the first or second most serious problem.

FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	1331	55	590	686	118	590	137	180	83	71	152	623	709	72	1259	971	336	24	603	728	1130	130	70
TOTAL 'AT LEAST SOME TIME LOST'	1293	48	577	668	115	578	134	174	75	68	149	602	691	34	1259	951	320	22	579	714	1100	125	67
	97%	86%	98%	97%	98%	98%	98%	97%	90%	96%	98%	97%	98%	47%	100%	98%	95%	92%	96%	98%	97%	96%	96%



QF11. To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	1331	462	869	311	445	301	274	311	445	301	146	129	248	557	527
Not at all or only a little	230 17%	88 19%	142 16%	51 16%	70 16%	58 19%	51 19%	51 16%	70 16%	58 19%	21 15%	30 23%	48 19%	92 17%	89 17%
Moderately	567 43%	220 48%	347 40%	137 44%	195 44%	122 41%	113 41%	137 44%	195 44%	122 41%	64 44%	49 38%	107 43%	248 44%	212 40%
Quite a lot	376 28%	110 24%	266 31%	97 31%	119 27%	87 29%	73 26%	97 31%	119 27%	87 29%	40 28%	32 25%	62 25%	160 29%	155 29%
Extremely	159 12%	43 9%	115 13%	26 8%	61 14%	34 11%	37 14%	26 8%	61 14%	34 11%	20 13%	18 14%	31 12%	57 10%	71 13%
Don't know	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
TOTAL 'NOT AT ALL TO MODERATELY'	796 60%	308 67%	488 56%	188 60%	265 60%	179 60%	164 60%	188 60%	265 60%	179 60%	86 59%	79 61%	155 63%	340 61%	301 57%
TOTAL 'QUITE A LOT / EXTREMELY'	535 40%	154 33%	381 44%	124 40%	180 40%	121 40%	110 40%	124 40%	180 40%	121 40%	60 41%	50 39%	93 37%	217 39%	226 43%

QF11. To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION				OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	1331	55	590	686	118	590	137	180	83	71	152	623	709	72	1259	971	336	24	603	728	1130	130	70
Not at all or only a little	230	9	102	118	24	102	21	34	8	11	30	75	154	19	210	171	54	5	116	114	201	16	13
	17%	16%	17%	17%	20%	17%	15%	19%	10%	16%	20%	12%	22%	27%	17%	18%	16%	20%	19%	16%	18%	12%	18%
Moderately	567	25	251	291	48	252	64	72	42	35	53	258	308	34	533	410	148	9	285	282	477	56	34
	43%	45%	43%	42%	41%	43%	47%	40%	51%	50%	35%	42%	44%	47%	42%	42%	44%	39%	47%	39%	42%	43%	48%
Quite a lot	376	19	163	195	28	168	42	59	24	16	39	208	168	16	360	270	98	7	137	240	318	42	15
	28%	33%	28%	28%	24%	28%	31%	33%	28%	23%	26%	33%	24%	22%	29%	28%	29%	28%	23%	33%	28%	32%	22%
Extremely	159	3	74	82	18	69	11	15	9	8	29	81	78	3	156	119	36	3	66	93	133	17	8
	12%	5%	13%	12%	15%	12%	8%	8%	11%	11%	19%	13%	11%	4%	12%	12%	11%	12%	11%	13%	12%	13%	12%
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL 'NOT AT ALL TO MODERATELY'	796	34	353	410	72	353	84	106	50	47	84	334	463	53	743	581	201	14	401	396	678	72	47
	60%	61%	60%	60%	61%	60%	62%	59%	60%	66%	55%	54%	65%	74%	59%	60%	60%	59%	66%	54%	60%	55%	67%
TOTAL 'QUITE A LOT / EXTREMELY'	535	21	237	277	45	237	53	74	33	24	68	289	246	19	516	390	134	10	202	333	452	59	24
	40%	39%	40%	40%	39%	40%	38%	41%	40%	34%	45%	46%	35%	26%	41%	40%	40%	41%	34%	46%	40%	45%	33%

QF12A21. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?  
Please provide an estimate for the following possible cost items.  
Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	1331	462	869	311	445	301	274	311	445	301	146	129	248	557	527
EUR 0	251	85	166	50	79	70	52	50	79	70	29	23	36	115	100
	19%	18%	19%	16%	18%	23%	19%	16%	18%	23%	20%	18%	15%	21%	19%
EUR 1 - EUR 9	90	20	71	27	39	16	9	27	39	16	4	5	18	43	29
	7%	4%	8%	9%	9%	5%	3%	9%	9%	5%	2%	4%	7%	8%	5%
EUR 10 - EUR 29	96	35	61	28	33	23	13	28	33	23	3	9	25	41	30
	7%	8%	7%	9%	7%	8%	5%	9%	7%	8%	2%	7%	10%	7%	6%
EUR 30 - EUR 69	44	19	25	7	17	9	12	7	17	9	10	2	10	22	12
	3%	4%	3%	2%	4%	3%	4%	2%	4%	3%	7%	1%	4%	4%	2%
EUR 70 - EUR 149	12	5	7	0	6	4	2	0	6	4	2	0	3	5	4
	1%	1%	1%	0	1%	1%	1%	0	1%	1%	1%	0	1%	1%	1%
EUR 150 or More	5	3	2	3	0	2	0	3	0	2	0	0	1	3	1
	0	1%	0	1%	0	1%	0	1%	0	1%	0	0	0	1%	0
Not relevant	701	251	449	159	231	151	159	159	231	151	83	75	121	269	311
	53%	54%	52%	51%	52%	50%	58%	51%	52%	50%	57%	58%	49%	48%	59%
Don't remember	132	43	89	38	39	27	29	38	39	27	14	15	33	59	40
	10%	9%	10%	12%	9%	9%	11%	12%	9%	9%	10%	11%	13%	11%	8%

QF12A21. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?  
 Please provide an estimate for the following possible cost items.  
 Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
<b>TOTAL</b>	1331	462	869	311	445	301	274	311	445	301	146	129	248	557	527
<b>Average</b>	26	37	20,5	20,7	22,2	38,9	26,4	20,7	22,2	38,9	37,7	12,8	24,7	28	23,9

QF12A21. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?  
Please provide an estimate for the following possible cost items.  
Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU	
TOTAL	1331	55	590	686	118	590	137	180	83	71	152	623	709	72	1259	971	336	24	603	728	1130	130	70	
EUR 0	251	12	108	131	22	111	27	28	14	18	30	129	122	15	236	198	51	2	136	115	200	33	18	
	19%	22%	18%	19%	19%	19%	20%	16%	17%	26%	20%	21%	17%	21%	19%	20%	15%	8%	23%	16%	18%	25%	26%	
EUR 1 - EUR 9	90	5	36	49	10	37	7	19	7	4	7	42	49	1	89	72	17	1	42	48	85	5	1	
	7%	9%	6%	7%	9%	6%	5%	11%	8%	6%	4%	7%	7%	1%	7%	7%	5%	4%	7%	7%	7%	4%	1%	
EUR 10 - EUR 29	96	3	39	54	9	47	9	16	3	3	10	47	49	1	95	70	26	0	36	60	84	9	3	
	7%	5%	7%	8%	7%	8%	6%	9%	4%	4%	6%	8%	7%	1%	8%	7%	8%	0	6%	8%	7%	7%	4%	
EUR 30 - EUR 69	44	6	20	19	4	18	6	6	4	1	7	22	22	3	41	29	12	3	14	31	35	7	3	
	3%	11%	3%	3%	3%	3%	4%	3%	5%	1%	4%	4%	3%	4%	3%	3%	4%	12%	2%	4%	3%	5%	4%	
EUR 70 - EUR 149	12	1	6	5	0	9	1	0	0	2	0	5	7	0	12	8	3	1	4	8	7	5	0	
	1%	2%	1%	1%	0	1%	1%	0	0	3%	0	1%	1%	0	1%	1%	1%	4%	1%	1%	1%	4%	0	
EUR 150 or More	5	1	1	3	0	3	0	2	0	0	0	1	4	0	5	4	1	0	3	2	3	0	2	
	0	2%	0	0	0	0	0	1%	0	0	0	0	1%	0	0	0	0	0	0	0	0	0	3%	
Not relevant	701	18	306	377	65	319	71	88	39	33	86	303	397	43	658	504	190	6	320	381	606	60	34	
	53%	32%	52%	55%	55%	54%	51%	49%	47%	47%	56%	49%	56%	60%	52%	52%	57%	23%	53%	52%	54%	46%	49%	
Don't remember	132	10	75	48	8	47	18	22	16	9	13	74	59	9	124	86	36	11	49	83	111	13	9	
	10%	18%	13%	7%	7%	8%	13%	12%	20%	13%	9%	12%	8%	12%	10%	9%	11%	48%	8%	11%	10%	10%	13%	

QF12A21. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?  
Please provide an estimate for the following possible cost items.  
Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
<b>TOTAL</b>	1331	55	590	686	118	590	137	180	83	71	152	623	709	72	1259	971	336	24	603	728	1130	130	70
<b>Average</b>	26	69,2	22,8	23,3	15,6	31,6	23,7	21,1	17,9	33,2	21,4	22,5	29,1	34,1	25,8	23,4	32,4	46,7	27,5	25	21,4	37,2	103,9

QF12A22. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?  
Please provide an estimate for the following possible cost items.  
Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs related to court proceedings'

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	1331	462	869	311	445	301	274	311	445	301	146	129	248	557	527
EUR 0	299	102	197	55	95	84	66	55	95	84	36	30	53	139	107
	22%	22%	23%	18%	21%	28%	24%	18%	21%	28%	25%	23%	21%	25%	20%
EUR 1 - EUR 9	9	4	5	3	2	1	3	3	2	1	3	0	1	4	4
	1%	1%	1%	1%	0	0	1%	1%	0	0	2%	0	0	1%	1%
EUR 10 - EUR 29	11	5	6	0	9	2	0	0	9	2	0	0	1	5	5
	1%	1%	1%	0	2%	1%	0	0	2%	1%	0	0	0	1%	1%
EUR 30 - EUR 69	6	3	3	1	4	1	0	1	4	1	0	0	1	2	3
	0	1%	0	0	1%	0	0	0	1%	0	0	0	0	0	1%
EUR 70 - EUR 149	3	1	2	1	2	0	0	1	2	0	0	0	0	1	2
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EUR 150 or More	1	1	0	0	1	0	0	0	1	0	0	0	0	0	1
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Not relevant	903	310	593	220	300	195	187	220	300	195	98	89	169	355	378
	68%	67%	68%	71%	67%	65%	68%	71%	67%	65%	68%	69%	68%	64%	72%
Don't remember	101	36	64	32	32	18	19	32	32	18	9	10	23	51	27
	8%	8%	7%	10%	7%	6%	7%	10%	7%	6%	6%	8%	9%	9%	5%

QF12A22. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?  
 Please provide an estimate for the following possible cost items.  
 Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs related to court proceedings'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
<b>TOTAL</b>	1331	462	869	311	445	301	274	311	445	301	146	129	248	557	527
<b>Average</b>	41,8	56,3	29	27,3	55,1	21,1	5,8	27,3	55,1	21,1	5,8	0	23,2	23,3	60,1



QF12A22. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?  
Please provide an estimate for the following possible cost items.  
Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs related to court proceedings'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	1331	55	590	686	118	590	137	180	83	71	152	623	709	72	1259	971	336	24	603	728	1130	130	70
EUR 0	299	17	133	150	24	132	35	28	20	18	41	155	144	17	282	236	61	2	146	154	243	38	18
	22%	30%	22%	22%	20%	22%	26%	15%	24%	26%	27%	25%	20%	24%	22%	24%	18%	8%	24%	21%	21%	29%	26%
EUR 1 - EUR 9	9	1	6	2	2	3	0	1	1	1	1	6	3	0	9	7	2	0	2	7	7	2	0
	1%	2%	1%	0	1%	1%	0	1%	1%	1%	1%	1%	0	0	1%	1%	1%	0	0	1%	1%	2%	0
EUR 10 - EUR 29	11	1	5	5	3	3	3	1	0	0	1	7	3	0	11	11	0	0	4	6	8	1	2
	1%	2%	1%	1%	3%	1%	2%	1%	0	0	1%	1%	0	0	1%	1%	0	0	1%	1%	1%	1%	3%
EUR 30 - EUR 69	6	3	2	1	1	1	1	1	0	2	0	2	4	0	6	4	2	0	2	4	4	2	0
	0	5%	0	0	1%	0	1%	1%	0	3%	0	0	1%	0	0	0	1%	0	0	1%	0	1%	0
EUR 70 - EUR 149	3	0	2	1	1	1	0	1	0	0	0	1	2	0	3	2	1	0	1	2	2	0	1
	0	0	0	0	1%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1%
EUR 150 or More	1	0	1	0	1	0	0	0	0	0	0	0	1	0	1	0	1	0	1	0	1	0	0
	0	0	0	0	1%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Not relevant	903	25	388	490	80	418	84	132	52	37	100	387	516	46	857	646	247	9	405	498	789	76	37
	68%	45%	66%	71%	68%	71%	61%	73%	62%	53%	66%	62%	73%	63%	68%	67%	74%	39%	67%	68%	70%	58%	53%
Don't remember	101	9	54	38	6	32	14	16	11	12	9	64	37	9	92	67	22	12	43	58	77	12	12
	8%	16%	9%	5%	5%	6%	11%	9%	13%	17%	6%	10%	5%	13%	7%	7%	7%	52%	7%	8%	7%	9%	17%

QF12A22. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?  
Please provide an estimate for the following possible cost items.  
Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs related to court proceedings'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	1331	55	590	686	118	590	137	180	83	71	152	623	709	72	1259	971	336	24	603	728	1130	130	70
Average	41,8	36,3	51,3	28,2	81,9	26,1	19,5	38	3	38,7	13,2	20,6	70,3	0	41,8	25,2	104,9	0	68	28,8	46,7	22,2	37,3

QF12A32. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?  
Please provide an estimate for the following possible cost items.  
Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred other extra costs'

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	1331	462	869	311	445	301	274	311	445	301	146	129	248	557	527
EUR 0	211	68	143	43	64	57	48	43	64	57	24	24	35	104	73
	16%	15%	16%	14%	14%	19%	17%	14%	14%	19%	16%	19%	14%	19%	14%
EUR 1 - EUR 9	266	102	164	67	86	57	56	67	86	57	35	21	44	98	124
	20%	22%	19%	21%	19%	19%	20%	21%	19%	19%	24%	16%	18%	18%	23%
EUR 10 - EUR 29	117	49	68	16	46	33	22	16	46	33	9	13	24	53	41
	9%	11%	8%	5%	10%	11%	8%	5%	10%	11%	6%	10%	10%	10%	8%
EUR 30 - EUR 69	12	5	7	2	6	2	2	2	6	2	2	0	3	6	3
	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	0	1%	1%	1%
EUR 70 - EUR 149	1	0	1	0	1	0	0	0	1	0	0	0	0	1	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EUR 150 or More	3	1	2	1	1	0	1	1	1	0	0	1	0	2	1
	0	0	0	0	0	0	0	0	0	0	0	1%	0	0	0
Not relevant	587	193	393	143	191	127	126	143	191	127	64	62	109	235	242
	44%	42%	45%	46%	43%	42%	46%	46%	43%	42%	44%	48%	44%	42%	46%
Don't remember	134	43	91	40	49	25	20	40	49	25	12	8	33	58	44
	10%	9%	10%	13%	11%	8%	7%	13%	11%	8%	8%	6%	13%	10%	8%

QF12A32. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?  
 Please provide an estimate for the following possible cost items.  
 Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred other extra costs'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
<b>TOTAL</b>	1331	462	869	311	445	301	274	311	445	301	146	129	248	557	527
<b>Average</b>	10	10,2	9,8	8,1	12,1	8,4	10,1	8,1	12,1	8,4	7,5	13,4	9,7	11,1	9,1

QF12A32. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred other extra costs'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	1331	55	590	686	118	590	137	180	83	71	152	623	709	72	1259	971	336	24	603	728	1130	130	70
EUR 0	211	14	91	107	19	84	23	23	13	15	34	118	94	16	195	169	41	2	119	93	165	31	16
	16%	25%	15%	16%	16%	14%	17%	13%	16%	21%	22%	19%	13%	23%	15%	17%	12%	8%	20%	13%	15%	23%	23%
EUR 1 - EUR 9	266	7	118	142	21	132	26	41	12	9	25	113	154	1	265	196	68	3	111	156	238	24	5
	20%	12%	20%	21%	18%	22%	19%	23%	15%	13%	16%	18%	22%	1%	21%	20%	20%	12%	18%	21%	21%	18%	7%
EUR 10 - EUR 29	117	3	56	58	17	55	10	9	5	4	17	52	65	0	117	87	29	2	40	77	100	13	4
	9%	5%	9%	9%	14%	9%	7%	5%	6%	6%	11%	8%	9%	0	9%	9%	9%	8%	7%	11%	9%	10%	5%
EUR 30 - EUR 69	12	1	4	7	1	6	1	2	0	2	0	7	5	0	12	7	5	0	2	10	10	2	0
	1%	2%	1%	1%	1%	1%	1%	1%	0	3%	0	1%	1%	0	1%	1%	1%	0	0	1%	1%	1%	0
EUR 70 - EUR 149	1	0	0	1	0	1	0	0	0	0	0	0	1	0	1	1	0	0	1	0	0	1	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1%	0
EUR 150 or More	3	0	2	1	1	1	0	1	0	0	0	1	2	0	3	2	1	0	2	1	1	1	1
	0	0	0	0	1%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1%	1%
Not relevant	587	22	253	311	52	254	59	84	38	30	68	251	336	45	542	419	160	6	271	316	509	45	33
	44%	40%	43%	45%	44%	43%	43%	47%	46%	42%	45%	40%	47%	62%	43%	43%	48%	27%	45%	43%	45%	34%	47%
Don't remember	134	9	66	58	7	57	17	20	15	11	8	81	53	10	124	91	33	10	58	76	107	15	11
	10%	16%	11%	9%	6%	10%	12%	11%	18%	15%	5%	13%	7%	14%	10%	9%	10%	45%	10%	10%	10%	11%	16%

QF12A32. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred other extra costs'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	1331	55	590	686	118	590	137	180	83	71	152	623	709	72	1259	971	336	24	603	728	1130	130	70
Average	10	11,1	10,5	9,5	16,7	9,7	7,4	9,5	7,6	11,7	8,1	9,9	10,1	2,5	10	9,5	11,4	6,6	10,3	9,8	9	16	19

QF12AT2. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who incurred costs trying to sort out the problem'

INDICATE TOTAL AMOUNT

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	1331	462	869	311	445	301	274	311	445	301	146	129	248	557	527
EUR 0	707	236	471	161	224	166	157	161	224	166	82	75	121	297	289
	53%	51%	54%	52%	50%	55%	57%	52%	50%	55%	56%	58%	49%	53%	55%
EUR 1 - EUR 9	287	101	186	73	101	58	55	73	101	58	30	25	47	105	135
	22%	22%	21%	23%	23%	19%	20%	23%	23%	19%	20%	19%	19%	19%	26%
EUR 10 - EUR 29	183	68	115	43	60	48	32	43	60	48	13	19	40	84	58
	14%	15%	13%	14%	14%	16%	12%	14%	14%	16%	9%	15%	16%	15%	11%
EUR 30 - EUR 69	55	23	32	7	23	10	14	7	23	10	12	2	14	27	14
	4%	5%	4%	2%	5%	3%	5%	2%	5%	3%	8%	1%	5%	5%	3%
EUR 70 - EUR 149	23	9	14	2	13	6	2	2	13	6	2	0	3	10	10
	2%	2%	2%	1%	3%	2%	1%	1%	3%	2%	1%	0	1%	2%	2%
EUR 150 or More	9	5	4	3	3	2	1	3	3	2	0	1	2	4	3
	1%	1%	0	1%	1%	1%	0	1%	1%	1%	0	1%	1%	1%	1%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	67	20	47	23	21	10	14	23	21	10	7	7	20	29	17
	5%	4%	5%	7%	5%	3%	5%	7%	5%	3%	5%	5%	8%	5%	3%

QF12AT2. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who incurred costs trying to sort out the problem'

INDICATE TOTAL AMOUNT

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
<b>TOTAL</b>	1331	462	869	311	445	301	274	311	445	301	146	129	248	557	527
<b>Average</b>	20,8	26,3	17,6	16,9	23,9	23,2	17	16,9	23,9	23,2	19,3	14,3	20,5	22,7	19,1



QF12AT2. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who incurred costs trying to sort out the problem'

INDICATE TOTAL AMOUNT

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	1331	55	590	686	118	590	137	180	83	71	152	623	709	72	1259	971	336	24	603	728	1130	130	70
EUR 0	707	26	318	363	66	296	78	89	48	41	88	337	371	59	648	518	182	6	362	345	587	72	48
	53%	47%	54%	53%	56%	50%	57%	50%	57%	59%	58%	54%	52%	82%	51%	53%	54%	27%	60%	47%	52%	55%	68%
EUR 1 - EUR 9	287	9	119	159	22	139	27	43	14	14	27	119	168	2	285	216	68	3	122	165	263	20	4
	22%	16%	20%	23%	19%	24%	20%	24%	17%	19%	18%	19%	24%	3%	23%	22%	20%	11%	20%	23%	23%	15%	6%
EUR 10 - EUR 29	183	3	81	99	20	84	16	25	9	5	24	83	100	1	182	135	48	0	63	120	163	15	5
	14%	5%	14%	14%	17%	14%	12%	14%	11%	7%	16%	13%	14%	1%	14%	14%	14%	0	10%	16%	14%	12%	7%
EUR 30 - EUR 69	55	7	24	25	3	29	4	7	4	2	7	26	29	3	52	38	14	3	16	39	43	9	3
	4%	12%	4%	4%	2%	5%	3%	4%	5%	3%	4%	4%	4%	4%	4%	4%	4%	12%	3%	5%	4%	7%	4%
EUR 70 - EUR 149	23	3	10	11	3	12	4	2	0	2	1	12	11	0	23	17	5	1	10	14	17	6	0
	2%	5%	2%	2%	3%	2%	3%	1%	0	3%	1%	2%	2%	0	2%	2%	1%	4%	2%	2%	2%	4%	0
EUR 150 or More	9	1	3	5	1	5	0	2	0	1	0	3	6	0	9	6	3	0	4	5	5	2	2
	1%	2%	0	1%	1%	1%	0	1%	0	1%	0	0	1%	0	1%	1%	1%	0	1%	1%	0	2%	3%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	67	7	36	24	3	24	9	13	8	6	5	43	24	7	60	41	15	10	26	41	51	7	9
	5%	13%	6%	4%	3%	4%	6%	7%	9%	8%	3%	7%	3%	10%	5%	4%	5%	45%	4%	6%	5%	5%	13%

1009

Fieldwork dates: 15/02/2016 - 17/03/2016

**CONSUMER DETRIMENT**  
Socio-demographic tables

579

QF12AT2. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who incurred costs trying to sort out the problem'

INDICATE TOTAL AMOUNT

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	1331	55	590	686	118	590	137	180	83	71	152	623	709	72	1259	971	336	24	603	728	1130	130	70
Average	20,8	60,9	21,1	17,6	33,9	21,1	17	19,7	14	26,9	14,5	19,2	22,1	29	20,7	18,6	26,7	38,5	23,1	19,4	17,7	32,9	86,9

QF12A11. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?  
Please provide an estimate for the following possible cost items.  
Costs of repairs or replacement at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	1331	462	869	311	445	301	274	311	445	301	146	129	248	557	527
EUR 0	952	336	615	209	311	221	210	209	311	221	112	98	157	384	410
	71%	73%	71%	67%	70%	74%	77%	67%	70%	74%	77%	76%	63%	69%	78%
EUR 1 - EUR 9	90	20	71	27	39	16	9	27	39	16	4	5	18	43	29
	7%	4%	8%	9%	9%	5%	3%	9%	9%	5%	2%	4%	7%	8%	5%
EUR 10 - EUR 29	96	35	61	28	33	23	13	28	33	23	3	9	25	41	30
	7%	8%	7%	9%	7%	8%	5%	9%	7%	8%	2%	7%	10%	7%	6%
EUR 30 - EUR 69	44	19	25	7	17	9	12	7	17	9	10	2	10	22	12
	3%	4%	3%	2%	4%	3%	4%	2%	4%	3%	7%	1%	4%	4%	2%
EUR 70 - EUR 149	12	5	7	0	6	4	2	0	6	4	2	0	3	5	4
	1%	1%	1%	0	1%	1%	1%	0	1%	1%	1%	0	1%	1%	1%
EUR 150 or More	5	3	2	3	0	2	0	3	0	2	0	0	1	3	1
	0	1%	0	1%	0	1%	0	1%	0	1%	0	0	0	1%	0
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	132	43	89	38	39	27	29	38	39	27	14	15	33	59	40
	10%	9%	10%	12%	9%	9%	11%	12%	9%	9%	10%	11%	13%	11%	8%

QF12A11. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?  
 Please provide an estimate for the following possible cost items.  
 Costs of repairs or replacement at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
<b>TOTAL</b>	1331	462	869	311	445	301	274	311	445	301	146	129	248	557	527
<b>Average</b>	5,4	7,3	4,3	4,9	5,2	7,5	3,8	4,9	5,2	7,5	5,6	1,8	6,6	6,4	3,7

QF12A11. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?  
Please provide an estimate for the following possible cost items.  
Costs of repairs or replacement at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	1331	55	590	686	118	590	137	180	83	71	152	623	709	72	1259	971	336	24	603	728	1130	130	70
EUR 0	952	30	414	508	87	430	98	116	53	52	116	432	520	58	893	702	241	7	455	496	806	92	53
	71%	54%	70%	74%	74%	73%	71%	65%	63%	73%	76%	69%	73%	81%	71%	72%	72%	32%	76%	68%	71%	71%	75%
EUR 1 - EUR 9	90	5	36	49	10	37	7	19	7	4	7	42	49	1	89	72	17	1	42	48	85	5	1
	7%	9%	6%	7%	9%	6%	5%	11%	8%	6%	4%	7%	7%	1%	7%	7%	5%	4%	7%	7%	7%	4%	1%
EUR 10 - EUR 29	96	3	39	54	9	47	9	16	3	3	10	47	49	1	95	70	26	0	36	60	84	9	3
	7%	5%	7%	8%	7%	8%	6%	9%	4%	4%	6%	8%	7%	1%	8%	7%	8%	0	6%	8%	7%	7%	4%
EUR 30 - EUR 69	44	6	20	19	4	18	6	6	4	1	7	22	22	3	41	29	12	3	14	31	35	7	3
	3%	11%	3%	3%	3%	3%	4%	3%	5%	1%	4%	4%	3%	4%	3%	3%	4%	12%	2%	4%	3%	5%	4%
EUR 70 - EUR 149	12	1	6	5	0	9	1	0	0	2	0	5	7	0	12	8	3	1	4	8	7	5	0
	1%	2%	1%	1%	0	1%	1%	0	0	3%	0	1%	1%	0	1%	1%	1%	4%	1%	1%	1%	4%	0
EUR 150 or More	5	1	1	3	0	3	0	2	0	0	0	1	4	0	5	4	1	0	3	2	3	0	2
	0	2%	0	0	0	0	0	1%	0	0	0	0	1%	0	0	0	0	0	0	0	0	0	3%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	132	10	75	48	8	47	18	22	16	9	13	74	59	9	124	86	36	11	49	83	111	13	9
	10%	18%	13%	7%	7%	8%	13%	12%	20%	13%	9%	12%	8%	12%	10%	9%	11%	48%	8%	11%	10%	10%	13%

QF12A11. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?  
Please provide an estimate for the following possible cost items.  
Costs of repairs or replacement at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	1331	55	590	686	118	590	137	180	83	71	152	623	709	72	1259	971	336	24	603	728	1130	130	70
Average	5,4	23,9	4,5	4,7	3,2	6,6	4,4	5,6	3,8	5,4	3,5	4,8	5,8	2,6	5,5	4,8	6,4	18,2	4,9	5,8	4,5	8,1	14,7

QF12A21. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?  
Please provide an estimate for the following possible cost items.  
Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	1331	462	869	311	445	301	274	311	445	301	146	129	248	557	527
EUR 0	1202	412	790	275	395	279	253	275	395	279	134	119	222	495	485
	90%	89%	91%	88%	89%	93%	92%	88%	89%	93%	92%	92%	90%	89%	92%
EUR 1 - EUR 9	9	4	5	3	2	1	3	3	2	1	3	0	1	4	4
	1%	1%	1%	1%	0	0	1%	1%	0	0	2%	0	0	1%	1%
EUR 10 - EUR 29	11	5	6	0	9	2	0	0	9	2	0	0	1	5	5
	1%	1%	1%	0	2%	1%	0	0	2%	1%	0	0	0	1%	1%
EUR 30 - EUR 69	6	3	3	1	4	1	0	1	4	1	0	0	1	2	3
	0	1%	0	0	1%	0	0	0	1%	0	0	0	0	0	1%
EUR 70 - EUR 149	3	1	2	1	2	0	0	1	2	0	0	0	0	1	2
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EUR 150 or More	1	1	0	0	1	0	0	0	1	0	0	0	0	0	1
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	101	36	64	32	32	18	19	32	32	18	9	10	23	51	27
	8%	8%	7%	10%	7%	6%	7%	10%	7%	6%	6%	8%	9%	9%	5%

QF12A21. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?  
 Please provide an estimate for the following possible cost items.  
 Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	1331	462	869	311	445	301	274	311	445	301	146	129	248	557	527
Average	1	1,8	0,5	0,5	2,4	0,3	0,1	0,5	2,4	0,3	0,1	0	0,3	0,5	1,7



QF12A21. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?  
Please provide an estimate for the following possible cost items.  
Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	1331	55	590	686	118	590	137	180	83	71	152	623	709	72	1259	971	336	24	603	728	1130	130	70
EUR 0	1202	42	521	640	104	550	119	160	71	56	142	542	660	63	1139	882	308	11	551	651	1032	114	56
	90%	75%	88%	93%	89%	93%	87%	89%	86%	79%	93%	87%	93%	87%	90%	91%	92%	48%	91%	89%	91%	87%	79%
EUR 1 - EUR 9	9	1	6	2	2	3	0	1	1	1	1	6	3	0	9	7	2	0	2	7	7	2	0
	1%	2%	1%	0	1%	1%	0	1%	1%	1%	1%	1%	0	0	1%	1%	1%	0	0	1%	1%	2%	0
EUR 10 - EUR 29	11	1	5	5	3	3	3	1	0	0	1	7	3	0	11	11	0	0	4	6	8	1	2
	1%	2%	1%	1%	3%	1%	2%	1%	0	0	1%	1%	0	0	1%	1%	0	0	1%	1%	1%	1%	3%
EUR 30 - EUR 69	6	3	2	1	1	1	1	1	0	2	0	2	4	0	6	4	2	0	2	4	4	2	0
	0	5%	0	0	1%	0	1%	1%	0	3%	0	0	1%	0	0	0	1%	0	0	1%	0	1%	0
EUR 70 - EUR 149	3	0	2	1	1	1	0	1	0	0	0	1	2	0	3	2	1	0	1	2	2	0	1
	0	0	0	0	1%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1%
EUR 150 or More	1	0	1	0	1	0	0	0	0	0	0	0	1	0	1	0	1	0	1	0	1	0	0
	0	0	0	0	1%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	101	9	54	38	6	32	14	16	11	12	9	64	37	9	92	67	22	12	43	58	77	12	12
	8%	16%	9%	5%	5%	6%	11%	9%	13%	17%	6%	10%	5%	13%	7%	7%	7%	52%	7%	8%	7%	9%	17%

QF12A21. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?  
Please provide an estimate for the following possible cost items.  
Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	1331	55	590	686	118	590	137	180	83	71	152	623	709	72	1259	971	336	24	603	728	1130	130	70
Average	1	3,7	1,4	0,4	5,6	0,4	0,6	0,9	0	2	0,2	0,6	1,3	0	1	0,6	2	0	1,1	0,8	0,9	0,9	1,7

QF12A31. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	1331	462	869	311	445	301	274	311	445	301	146	129	248	557	527
EUR 0	798	261	536	186	255	184	173	186	255	184	87	86	144	339	315
	60%	57%	62%	60%	57%	61%	63%	60%	57%	61%	60%	67%	58%	61%	60%
EUR 1 - EUR 9	266	102	164	67	86	57	56	67	86	57	35	21	44	98	124
	20%	22%	19%	21%	19%	19%	20%	21%	19%	19%	24%	16%	18%	18%	23%
EUR 10 - EUR 29	117	49	68	16	46	33	22	16	46	33	9	13	24	53	41
	9%	11%	8%	5%	10%	11%	8%	5%	10%	11%	6%	10%	10%	10%	8%
EUR 30 - EUR 69	12	5	7	2	6	2	2	2	6	2	2	0	3	6	3
	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	0	1%	1%	1%
EUR 70 - EUR 149	1	0	1	0	1	0	0	0	1	0	0	0	0	1	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EUR 150 or More	3	1	2	1	1	0	1	1	1	0	0	1	0	2	1
	0	0	0	0	0	0	0	0	0	0	0	1%	0	0	0
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	134	43	91	40	49	25	20	40	49	25	12	8	33	58	44
	10%	9%	10%	13%	11%	8%	7%	13%	11%	8%	8%	6%	13%	10%	8%

QF12A31. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?  
 Please provide an estimate for the following possible cost items.  
 Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	1331	462	869	311	445	301	274	311	445	301	146	129	248	557	527
Average	3,3	3,9	3,1	2,6	4,3	2,8	3,2	2,6	4,3	2,8	2,6	3,9	3,2	3,6	3,2

QF12A31. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	1331	55	590	686	118	590	137	180	83	71	152	623	709	72	1259	971	336	24	603	728	1130	130	70
EUR 0	798	36	344	418	71	338	83	107	52	45	102	368	429	61	737	588	201	8	389	408	673	75	50
	60%	65%	58%	61%	61%	57%	60%	59%	62%	63%	67%	59%	61%	85%	59%	61%	60%	35%	65%	56%	60%	58%	70%
EUR 1 - EUR 9	266	7	118	142	21	132	26	41	12	9	25	113	154	1	265	196	68	3	111	156	238	24	5
	20%	12%	20%	21%	18%	22%	19%	23%	15%	13%	16%	18%	22%	1%	21%	20%	20%	12%	18%	21%	21%	18%	7%
EUR 10 - EUR 29	117	3	56	58	17	55	10	9	5	4	17	52	65	0	117	87	29	2	40	77	100	13	4
	9%	5%	9%	9%	14%	9%	7%	5%	6%	6%	11%	8%	9%	0	9%	9%	9%	8%	7%	11%	9%	10%	5%
EUR 30 - EUR 69	12	1	4	7	1	6	1	2	0	2	0	7	5	0	12	7	5	0	2	10	10	2	0
	1%	2%	1%	1%	1%	1%	1%	1%	0	3%	0	1%	1%	0	1%	1%	1%	0	0	1%	1%	1%	0
EUR 70 - EUR 149	1	0	0	1	0	1	0	0	0	0	0	0	1	0	1	1	0	0	1	0	0	1	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1%	0
EUR 150 or More	3	0	2	1	1	1	0	1	0	0	0	1	2	0	3	2	1	0	2	1	1	1	1
	0	0	0	0	1%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1%	1%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	134	9	66	58	7	57	17	20	15	11	8	81	53	10	124	91	33	10	58	76	107	15	11
	10%	16%	11%	9%	6%	10%	12%	11%	18%	15%	5%	13%	7%	14%	10%	9%	10%	45%	10%	10%	10%	11%	16%

QF12A31. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	1331	55	590	686	118	590	137	180	83	71	152	623	709	72	1259	971	336	24	603	728	1130	130	70
Average	3,3	2,5	3,6	3,2	6	3,6	2,3	3,1	1,9	3	2,4	3,2	3,5	0	3,5	3,2	3,9	2,4	3	3,7	3,1	5,6	3,1

QF12AT1. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

INDICATE TOTAL AMOUNT

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	1331	462	869	311	445	301	274	311	445	301	146	129	248	557	527
EUR 0	707	236	471	161	224	166	157	161	224	166	82	75	121	297	289
	53%	51%	54%	52%	50%	55%	57%	52%	50%	55%	56%	58%	49%	53%	55%
EUR 1 - EUR 9	287	101	186	73	101	58	55	73	101	58	30	25	47	105	135
	22%	22%	21%	23%	23%	19%	20%	23%	23%	19%	20%	19%	19%	19%	26%
EUR 10 - EUR 29	183	68	115	43	60	48	32	43	60	48	13	19	40	84	58
	14%	15%	13%	14%	14%	16%	12%	14%	14%	16%	9%	15%	16%	15%	11%
EUR 30 - EUR 69	55	23	32	7	23	10	14	7	23	10	12	2	14	27	14
	4%	5%	4%	2%	5%	3%	5%	2%	5%	3%	8%	1%	5%	5%	3%
EUR 70 - EUR 149	23	9	14	2	13	6	2	2	13	6	2	0	3	10	10
	2%	2%	2%	1%	3%	2%	1%	1%	3%	2%	1%	0	1%	2%	2%
EUR 150 or More	9	5	4	3	3	2	1	3	3	2	0	1	2	4	3
	1%	1%	0	1%	1%	1%	0	1%	1%	1%	0	1%	1%	1%	1%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	67	20	47	23	21	10	14	23	21	10	7	7	20	29	17
	5%	4%	5%	7%	5%	3%	5%	7%	5%	3%	5%	5%	8%	5%	3%

QF12AT1. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

INDICATE TOTAL AMOUNT

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
<b>TOTAL</b>	1331	462	869	311	445	301	274	311	445	301	146	129	248	557	527
<b>Average</b>	9,2	12,2	7,5	7,5	11,3	10	6,8	7,5	11,3	10	7,9	5,5	9,5	9,9	8,3



QF12AT1. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

INDICATE TOTAL AMOUNT

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	1331	55	590	686	118	590	137	180	83	71	152	623	709	72	1259	971	336	24	603	728	1130	130	70
EUR 0	707	26	318	363	66	296	78	89	48	41	88	337	371	59	648	518	182	6	362	345	587	72	48
	53%	47%	54%	53%	56%	50%	57%	50%	57%	59%	58%	54%	52%	82%	51%	53%	54%	27%	60%	47%	52%	55%	68%
EUR 1 - EUR 9	287	9	119	159	22	139	27	43	14	14	27	119	168	2	285	216	68	3	122	165	263	20	4
	22%	16%	20%	23%	19%	24%	20%	24%	17%	19%	18%	19%	24%	3%	23%	22%	20%	11%	20%	23%	23%	15%	6%
EUR 10 - EUR 29	183	3	81	99	20	84	16	25	9	5	24	83	100	1	182	135	48	0	63	120	163	15	5
	14%	5%	14%	14%	17%	14%	12%	14%	11%	7%	16%	13%	14%	1%	14%	14%	14%	0	10%	16%	14%	12%	7%
EUR 30 - EUR 69	55	7	24	25	3	29	4	7	4	2	7	26	29	3	52	38	14	3	16	39	43	9	3
	4%	12%	4%	4%	2%	5%	3%	4%	5%	3%	4%	4%	4%	4%	4%	4%	4%	12%	3%	5%	4%	7%	4%
EUR 70 - EUR 149	23	3	10	11	3	12	4	2	0	2	1	12	11	0	23	17	5	1	10	14	17	6	0
	2%	5%	2%	2%	3%	2%	3%	1%	0	3%	1%	2%	2%	0	2%	2%	1%	4%	2%	2%	2%	4%	0
EUR 150 or More	9	1	3	5	1	5	0	2	0	1	0	3	6	0	9	6	3	0	4	5	5	2	2
	1%	2%	0	1%	1%	1%	0	1%	0	1%	0	0	1%	0	1%	1%	1%	0	1%	1%	0	2%	3%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	67	7	36	24	3	24	9	13	8	6	5	43	24	7	60	41	15	10	26	41	51	7	9
	5%	13%	6%	4%	3%	4%	6%	7%	9%	8%	3%	7%	3%	10%	5%	4%	5%	45%	4%	6%	5%	5%	13%

QF12AT1. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

INDICATE TOTAL AMOUNT

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	1331	55	590	686	118	590	137	180	83	71	152	623	709	72	1259	971	336	24	603	728	1130	130	70
Average	9,2	28,3	9	8	14,4	10	6,7	9,2	5,1	9,7	5,8	8,1	10,1	2,6	9,5	8,2	11,6	19,4	8,6	9,7	8,1	13,8	19,3

QF13. You indicated a price of [INSERT AMOUNT PAID FROM QF3] for the item.

What is the most you would now pay for this item taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress?

FILTER: ASK QF13 IF QF3A=9999999 OR IF [AMOUNT FROM QF3A]=TRUE

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	1300	446	854	304	437	295	265	304	437	295	143	122	243	542	515
Would pay the same price again	261 20%	119 27%	142 17%	42 14%	68 16%	75 26%	76 29%	42 14%	68 16%	75 26%	34 24%	41 34%	54 22%	103 19%	104 20%
Would pay three quarters of the price	154 12%	54 12%	100 12%	38 13%	57 13%	33 11%	26 10%	38 13%	57 13%	33 11%	14 10%	12 10%	27 11%	68 13%	59 11%
Would pay half the price	247 19%	94 21%	153 18%	75 25%	94 22%	45 15%	32 12%	75 25%	94 22%	45 15%	23 16%	9 7%	37 15%	104 19%	106 21%
Would pay one quarter of the price	60 5%	16 4%	44 5%	23 7%	22 5%	9 3%	7 2%	23 7%	22 5%	9 3%	4 3%	3 2%	15 6%	25 5%	20 4%
I wouldn't buy again	577 44%	163 37%	414 48%	125 41%	196 45%	132 45%	124 47%	125 41%	196 45%	132 45%	67 47%	57 47%	109 45%	242 45%	226 44%
Don't know	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0

QF13. You indicated a price of [INSERT AMOUNT PAID FROM QF3] for the item.

What is the most you would now pay for this item taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress?

FILTER: ASK QF13 IF QF3A=9999999 OR IF [AMOUNT FROM QF3A]=TRUE

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	1300	55	569	675	116	577	134	177	81	68	147	607	693	69	1231	956	326	17	594	706	1103	129	67
Would pay the same price again	261 20%	13 24%	117 21%	131 19%	29 25%	117 20%	27 20%	22 13%	8 10%	14 20%	44 30%	120 20%	141 20%	10 15%	251 20%	201 21%	56 17%	4 22%	140 24%	121 17%	230 21%	20 16%	11 16%
Would pay three quarters of the price	154 12%	8 14%	63 11%	84 12%	17 14%	63 11%	19 14%	23 13%	8 10%	11 17%	14 9%	77 13%	77 11%	8 11%	147 12%	124 13%	28 9%	2 12%	80 14%	74 10%	129 12%	18 14%	8 12%
Would pay half the price	247 19%	11 20%	98 17%	138 21%	20 17%	119 21%	22 16%	45 26%	10 12%	13 20%	18 12%	107 18%	141 20%	12 18%	235 19%	173 18%	71 22%	3 16%	93 16%	155 22%	218 20%	20 15%	10 15%
Would pay one quarter of the price	60 5%	1 2%	27 5%	32 5%	5 5%	22 4%	7 5%	13 7%	4 5%	4 6%	5 3%	26 4%	34 5%	2 3%	58 5%	43 4%	16 5%	2 11%	18 3%	42 6%	50 4%	9 7%	2 3%
I wouldn't buy again	577 44%	23 41%	264 46%	291 43%	45 39%	256 44%	59 44%	74 42%	51 63%	25 37%	67 45%	276 45%	301 43%	37 53%	540 44%	415 43%	155 48%	6 39%	262 44%	315 45%	477 43%	62 48%	37 55%
Don't know	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0

QF14. Which of these, if any, has the seller done so far in response to the problem? Mark all that apply.

FILTER: ASK QF14 IF QF9 = CODES 1 TO 12

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	1259	442	818	286	427	285	262	286	427	285	138	124	234	525	500
Acknowledged problem	514	185	329	130	162	116	106	130	162	116	58	48	89	223	202
	41%	42%	40%	46%	38%	41%	40%	46%	38%	41%	42%	38%	38%	42%	40%
Investigating problem	198	91	108	42	79	40	38	42	79	40	21	16	26	78	94
	16%	21%	13%	15%	19%	14%	14%	15%	19%	14%	16%	13%	11%	15%	19%
Gave a satisfactory explanation	124	62	62	28	38	29	29	28	38	29	15	14	27	48	50
	10%	14%	8%	10%	9%	10%	11%	10%	9%	10%	11%	11%	12%	9%	10%
Gave an unsatisfactory explanation	198	71	127	51	61	45	41	51	61	45	21	20	33	80	85
	16%	16%	16%	18%	14%	16%	16%	18%	14%	16%	15%	16%	14%	15%	17%
Repaired or replaced the item	302	119	183	49	105	65	82	49	105	65	50	32	56	126	120
	24%	27%	22%	17%	25%	23%	31%	17%	25%	23%	36%	26%	24%	24%	24%
Gave a partial or full refund of the money I paid	302	101	201	83	95	70	54	83	95	70	31	24	54	128	121
	24%	23%	25%	29%	22%	24%	21%	29%	22%	24%	22%	19%	23%	24%	24%
Gave credit note or voucher	56	23	33	11	21	12	11	11	21	12	4	7	9	24	24
	4%	5%	4%	4%	5%	4%	4%	4%	5%	4%	3%	6%	4%	4%	5%
Gave compensation for injury or damages	13	7	7	5	2	5	2	5	2	5	1	1	1	8	5
	1%	1%	1%	2%	0	2%	1%	2%	0	2%	1%	1%	0	1%	1%
Told me that my legal guarantee was no longer valid	55	18	36	16	8	16	15	16	8	16	8	7	11	18	26
	4%	4%	4%	5%	2%	6%	6%	5%	2%	6%	6%	6%	5%	3%	5%

QF14. Which of these, if any, has the seller done so far in response to the problem? Mark all that apply.

FILTER: ASK QF14 IF QF9 = CODES 1 TO 12

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	1259	442	818	286	427	285	262	286	427	285	138	124	234	525	500
Other	38	17	21	6	18	8	6	6	18	8	3	3	10	12	17
	3%	4%	3%	2%	4%	3%	2%	2%	4%	3%	2%	2%	4%	2%	3%
Has done nothing	151	32	119	38	57	30	26	38	57	30	12	14	38	55	58
	12%	7%	15%	13%	13%	10%	10%	13%	13%	10%	9%	11%	16%	10%	12%
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL 'GAVE REIMBURSEMENT OR COMPENSATION'	356	126	230	94	111	86	64	94	111	86	34	31	61	153	142
	28%	28%	28%	33%	26%	30%	25%	33%	26%	30%	24%	25%	26%	29%	28%
TOTAL 'AT LEAST ONE ACTION'	1109	410	699	248	369	256	236	248	369	256	126	110	196	470	442
	88%	93%	85%	87%	87%	90%	90%	87%	87%	90%	91%	89%	84%	90%	88%

QF14. Which of these, if any, has the seller done so far in response to the problem? Mark all that apply.

FILTER: ASK QF14 IF QF9 = CODES 1 TO 12

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	1259	47	562	650	110	568	132	167	72	65	145	581	678	0	1259	922	315	22	556	703	1082	120	56
Acknowledged problem	514	13	228	273	35	241	46	85	19	24	63	233	281	0	514	390	118	6	235	279	463	36	14
	41%	28%	41%	42%	32%	42%	35%	51%	26%	37%	44%	40%	41%	0	41%	42%	37%	29%	42%	40%	43%	30%	24%
Investigating problem	198	3	70	125	19	105	20	20	4	6	25	88	110	0	198	134	61	3	74	124	181	14	4
	16%	6%	12%	19%	17%	19%	15%	12%	5%	9%	17%	15%	16%	0	16%	15%	19%	13%	13%	18%	17%	11%	7%
Gave a satisfactory explanation	124	6	65	53	13	52	18	13	4	8	17	61	63	0	124	93	29	2	66	59	112	8	5
	10%	13%	12%	8%	11%	9%	14%	8%	5%	12%	12%	11%	9%	0	10%	10%	9%	8%	12%	8%	10%	6%	9%
Gave an unsatisfactory explanation	198	7	89	103	14	91	18	30	11	10	24	92	107	0	198	141	56	2	73	125	173	17	8
	16%	15%	16%	16%	13%	16%	13%	18%	16%	16%	17%	16%	16%	0	16%	15%	18%	8%	13%	18%	16%	14%	14%
Repaired or replaced the item	302	10	127	164	30	146	24	32	12	16	40	140	162	0	302	212	83	6	102	199	277	20	5
	24%	22%	23%	25%	28%	26%	19%	19%	17%	26%	28%	24%	24%	0	24%	23%	26%	30%	18%	28%	26%	17%	8%
Gave a partial or full refund of the money I paid	302	10	132	160	26	133	31	47	24	19	23	136	166	0	302	228	71	3	187	116	243	40	19
	24%	21%	23%	25%	23%	23%	23%	28%	33%	29%	16%	23%	25%	0	24%	25%	23%	13%	34%	16%	22%	34%	33%
Gave credit note or voucher	56	3	27	26	5	27	3	5	4	5	7	22	34	0	56	41	12	1	26	30	50	6	0
	4%	6%	5%	4%	5%	5%	2%	3%	5%	8%	5%	4%	5%	0	4%	5%	4%	5%	5%	4%	5%	5%	0
Gave compensation for injury or damages	13	1	5	8	2	5	1	3	0	2	1	5	8	0	13	11	2	0	12	2	10	3	0
	1%	2%	1%	1%	2%	1%	1%	2%	0	3%	1%	1%	1%	0	1%	1%	1%	0	2%	0	1%	2%	0
Told me that my legal guarantee was no longer valid	55	2	25	28	7	21	5	9	2	0	11	32	23	0	55	30	23	2	6	49	53	2	0
	4%	4%	4%	4%	7%	4%	3%	6%	3%	0	8%	5%	3%	0	4%	3%	7%	9%	1%	7%	5%	2%	0

QF14. Which of these, if any, has the seller done so far in response to the problem? Mark all that apply.

FILTER: ASK QF14 IF QF9 = CODES 1 TO 12

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	1259	47	562	650	110	568	132	167	72	65	145	581	678	0	1259	922	315	22	556	703	1082	120	56
Other	38	1	20	17	3	13	5	5	4	2	6	12	26	0	38	29	8	2	16	22	32	4	2
	3%	2%	4%	3%	3%	2%	4%	3%	5%	3%	4%	2%	4%	0	3%	3%	2%	8%	3%	3%	3%	3%	4%
Has done nothing	151	7	67	76	13	66	19	24	11	5	13	72	79	0	151	110	38	3	70	81	117	16	17
	12%	15%	12%	12%	12%	12%	14%	14%	16%	8%	9%	12%	12%	0	12%	12%	12%	14%	13%	11%	11%	14%	30%
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL 'GAVE REIMBURSEMENT OR COMPENSATION'	356	14	156	185	31	158	35	52	27	23	30	158	197	0	356	266	85	4	209	147	288	49	19
	28%	30%	28%	29%	29%	28%	26%	31%	37%	36%	21%	27%	29%	0	28%	29%	27%	18%	38%	21%	27%	41%	33%
TOTAL 'AT LEAST ONE ACTION'	1109	39	495	574	97	502	113	144	61	60	132	509	599	0	1109	812	277	19	486	622	965	104	39
	88%	85%	88%	88%	88%	88%	86%	86%	84%	92%	91%	88%	88%	0	88%	88%	88%	86%	87%	89%	89%	86%	70%



QF15A2. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the seller?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who received reimbursement of compensation'

FILTER: ASK QF15A IF QF14 = 6 OR 7 OR 8

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	356	126	230	94	111	86	64	94	111	86	34	31	61	153	142
EUR 0	10 3%	4 3%	6 3%	4 4%	0 0	5 5%	1 1%	4 4%	0 0	5 5%	1 3%	0 0	2 3%	5 3%	3 2%
EUR 1 - EUR 14	59 17%	17 13%	42 18%	18 19%	16 14%	12 14%	13 20%	18 19%	16 14%	12 14%	6 17%	7 23%	14 23%	17 11%	28 20%
EUR 15 - EUR 29	85 24%	30 24%	56 24%	30 31%	26 23%	20 23%	10 15%	30 31%	26 23%	20 23%	4 10%	6 20%	10 16%	40 26%	36 25%
EUR 30 - EUR 59	107 30%	40 32%	68 29%	26 28%	41 37%	20 23%	20 31%	26 28%	41 37%	20 23%	11 33%	9 29%	18 29%	48 31%	42 30%
EUR 60 - EUR 99	58 16%	22 18%	36 15%	10 11%	20 18%	14 17%	13 20%	10 11%	20 18%	14 17%	8 25%	5 16%	10 16%	30 20%	18 13%
EUR 100 or more	37 10%	14 11%	23 10%	6 6%	8 7%	15 17%	8 12%	6 6%	8 7%	15 17%	4 12%	4 13%	8 13%	14 9%	15 10%
Don't know	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Average	51,4	51,7	51,3	41,3	50	63,4	53	41,3	50	63,4	51	55,1	53,8	50,9	51

QF15A2. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the seller?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who received reimbursement of compensation'

FILTER: ASK QF15A IF QF14 = 6 OR 7 OR 8

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	356	14	156	185	31	158	35	52	27	23	30	158	197	0	356	266	85	4	209	147	288	49	19
EUR 0	10	0	6	4	2	6	1	0	1	0	0	6	4	0	10	5	4	1	5	5	8	1	1
	3%	0	4%	2%	6%	4%	3%	0	4%	0	0	4%	2%	0	3%	2%	4%	26%	2%	3%	3%	2%	5%
EUR 1 - EUR 14	59	4	26	29	6	20	6	11	5	4	7	28	31	0	59	43	14	2	42	17	43	10	6
	17%	29%	16%	16%	19%	13%	17%	22%	19%	16%	23%	18%	16%	0	17%	16%	17%	49%	20%	12%	15%	20%	31%
EUR 15 - EUR 29	85	3	37	45	3	40	8	16	5	7	7	31	54	0	85	64	20	0	51	35	72	10	3
	24%	21%	24%	24%	8%	25%	23%	32%	18%	30%	22%	19%	28%	0	24%	24%	24%	0	24%	24%	25%	21%	16%
EUR 30 - EUR 59	107	5	49	53	14	45	13	12	9	7	9	57	51	0	107	73	33	1	52	56	86	13	8
	30%	35%	32%	29%	43%	28%	39%	22%	33%	29%	29%	36%	26%	0	30%	27%	39%	25%	25%	38%	30%	26%	42%
EUR 60 - EUR 99	58	2	19	37	3	28	4	11	3	3	6	26	32	0	58	48	10	0	40	18	50	8	0
	16%	14%	12%	20%	10%	18%	13%	21%	11%	13%	19%	16%	16%	0	16%	18%	12%	0	19%	12%	17%	16%	0
EUR 100 or more	37	0	19	18	4	20	2	2	4	3	2	11	26	0	37	34	3	0	20	17	29	7	1
	10%	0	12%	9%	14%	12%	6%	4%	15%	12%	6%	7%	13%	0	10%	13%	4%	0	10%	11%	10%	14%	5%
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Average	51,4	33,6	51,8	52,5	58,5	57,4	40,3	44	52,8	45	43,8	47,4	54,6	0	51,4	56	38	24,4	51	52,1	50,6	58,9	45,3

QF15A1. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the seller?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QF15A IF QF14 = 6 OR 7 OR 8

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	1331	462	869	311	445	301	274	311	445	301	146	129	248	557	527
EUR 0	985	340	645	221	334	219	211	221	334	219	113	98	189	408	388
	74%	74%	74%	71%	75%	73%	77%	71%	75%	73%	78%	76%	76%	73%	74%
EUR 1 - EUR 14	59	17	42	18	16	12	13	18	16	12	6	7	14	17	28
	4%	4%	5%	6%	4%	4%	5%	6%	4%	4%	4%	5%	6%	3%	5%
EUR 15 - EUR 29	85	30	56	30	26	20	10	30	26	20	4	6	10	40	36
	6%	6%	6%	10%	6%	7%	3%	10%	6%	7%	2%	5%	4%	7%	7%
EUR 30 - EUR 59	107	40	68	26	41	20	20	26	41	20	11	9	18	48	42
	8%	9%	8%	8%	9%	7%	7%	8%	9%	7%	8%	7%	7%	9%	8%
EUR 60 - EUR 99	58	22	36	10	20	14	13	10	20	14	8	5	10	30	18
	4%	5%	4%	3%	4%	5%	5%	3%	4%	5%	6%	4%	4%	5%	3%
EUR 100 or more	37	14	23	6	8	15	8	6	8	15	4	4	8	14	15
	3%	3%	3%	2%	2%	5%	3%	2%	2%	5%	3%	3%	3%	2%	3%
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Average	13,4	13,7	13,2	11,9	12,4	17,2	12,3	11,9	12,4	17,2	11,4	13,3	12,8	13,6	13,4

QF15A1. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the seller?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QF15A IF QF14 = 6 OR 7 OR 8

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	1331	55	590	686	118	590	137	180	83	71	152	623	709	72	1259	971	336	24	603	728	1130	130	70
EUR 0	985	41	439	504	88	438	104	128	58	48	121	470	515	72	913	710	255	21	398	587	850	82	52
	74%	75%	75%	74%	75%	74%	76%	71%	69%	67%	80%	75%	73%	100%	73%	73%	76%	88%	66%	81%	75%	63%	75%
EUR 1 - EUR 14	59	4	26	29	6	20	6	11	5	4	7	28	31	0	59	43	14	2	42	17	43	10	6
	4%	7%	4%	4%	5%	3%	4%	6%	6%	5%	5%	5%	4%	0	5%	4%	4%	8%	7%	2%	4%	8%	8%
EUR 15 - EUR 29	85	3	37	45	3	40	8	16	5	7	7	31	54	0	85	64	20	0	51	35	72	10	3
	6%	5%	6%	7%	2%	7%	6%	9%	6%	10%	5%	5%	8%	0	7%	7%	6%	0	8%	5%	6%	8%	4%
EUR 30 - EUR 59	107	5	49	53	14	45	13	12	9	7	9	57	51	0	107	73	33	1	52	56	86	13	8
	8%	9%	8%	8%	12%	8%	10%	6%	10%	10%	6%	9%	7%	0	9%	8%	10%	4%	9%	8%	8%	10%	11%
EUR 60 - EUR 99	58	2	19	37	3	28	4	11	3	3	6	26	32	0	58	48	10	0	40	18	50	8	0
	4%	4%	3%	5%	3%	5%	3%	6%	3%	4%	4%	4%	5%	0	5%	5%	3%	0	7%	2%	4%	6%	0
EUR 100 or more	37	0	19	18	4	20	2	2	4	3	2	11	26	0	37	34	3	0	20	17	29	7	1
	3%	0	3%	3%	4%	3%	1%	1%	5%	4%	1%	2%	4%	0	3%	3%	1%	0	3%	2%	3%	5%	1%
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Average	13,4	8,4	13,2	13,9	14,7	14,8	9,9	12,7	16,2	14,7	8,8	11,6	14,9	0	14,1	15,1	9,2	3	17,3	10,1	12,5	21,7	11,5

QF16. To what extent has the problem been resolved?

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	1331	462	869	311	445	301	274	311	445	301	146	129	248	557	527
Fully resolved	770	291	479	163	256	179	172	163	256	179	93	79	134	325	310
	58%	63%	55%	52%	58%	59%	63%	52%	58%	59%	64%	61%	54%	58%	59%
Partly resolved	178	57	121	55	61	36	26	55	61	36	15	12	32	86	59
	13%	12%	14%	18%	14%	12%	10%	18%	14%	12%	10%	9%	13%	16%	11%
Not yet resolved but I was informed that the investigation is ongoing	75	25	50	17	24	19	14	17	24	19	8	6	17	26	31
	6%	5%	6%	6%	5%	6%	5%	6%	5%	6%	6%	5%	7%	5%	6%
Not yet resolved and I have not received any reply	90	26	65	20	40	20	10	20	40	20	6	4	19	42	29
	7%	6%	7%	7%	9%	7%	4%	7%	9%	7%	4%	3%	8%	8%	6%
Not resolved and I decided not to do anything about it	218	64	154	56	63	47	51	56	63	47	24	28	46	76	95
	16%	14%	18%	18%	14%	16%	19%	18%	14%	16%	16%	22%	19%	14%	18%
Don't know	1	0	1	0	1	0	0	0	1	0	0	0	0	0	1
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QF16. To what extent has the problem been resolved?

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	1331	55	590	686	118	590	137	180	83	71	152	623	709	72	1259	971	336	24	603	728	1130	130	70
Fully resolved	770	35	341	394	68	353	76	92	45	45	91	346	423	13	756	568	190	10	371	399	680	66	24
	58%	63%	58%	57%	58%	60%	56%	51%	54%	64%	60%	56%	60%	18%	60%	59%	57%	43%	62%	55%	60%	50%	34%
Partly resolved	178	4	73	101	15	85	21	32	5	7	12	94	84	4	174	136	36	6	90	88	140	25	13
	13%	7%	12%	15%	13%	14%	15%	18%	6%	10%	8%	15%	12%	5%	14%	14%	11%	24%	15%	12%	12%	19%	18%
Not yet resolved but I was informed that the investigation is ongoing	75	4	33	37	11	29	7	12	5	3	7	36	38	2	73	55	16	4	23	52	56	12	7
	6%	7%	6%	5%	10%	5%	5%	7%	6%	4%	4%	6%	5%	3%	6%	6%	5%	16%	4%	7%	5%	9%	10%
Not yet resolved and I have not received any reply	90	2	38	51	8	49	12	8	4	3	7	46	45	6	85	64	25	2	36	54	75	9	6
	7%	4%	6%	7%	7%	8%	9%	4%	4%	4%	5%	7%	6%	8%	7%	7%	7%	8%	6%	7%	7%	7%	8%
Not resolved and I decided not to do anything about it	218	11	104	103	15	73	21	37	25	13	35	101	117	47	171	147	69	2	82	136	177	19	21
	16%	20%	18%	15%	13%	12%	15%	20%	29%	18%	23%	16%	17%	66%	14%	15%	21%	8%	14%	19%	16%	15%	30%
Don't know	1	0	0	1	0	1	0	0	0	0	0	0	1	0	1	1	0	0	1	0	1	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QF17A. How long did the problem last until it was fully resolved?

FILTER: ASK QF17A IF QF16=1

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	770	291	479	163	256	179	172	163	256	179	93	79	134	325	310
Less than one day	164	56	108	36	54	38	35	36	54	38	13	22	23	72	69
	21%	19%	23%	22%	21%	21%	20%	22%	21%	21%	14%	27%	17%	22%	22%
One day to less than a week	226	90	136	50	81	49	46	50	81	49	28	18	47	100	78
	29%	31%	28%	31%	32%	27%	27%	31%	32%	27%	30%	23%	35%	31%	25%
One week to less than one month	293	114	179	58	91	77	67	58	91	77	40	27	49	111	133
	38%	39%	37%	36%	35%	43%	39%	36%	35%	43%	43%	35%	37%	34%	43%
One month to less than three months	70	24	47	17	24	13	16	17	24	13	8	8	13	36	21
	9%	8%	10%	11%	10%	7%	9%	11%	10%	7%	9%	10%	10%	11%	7%
Three months to less than six months	12	5	7	1	4	2	5	1	4	2	2	3	1	5	6
	1%	2%	1%	1%	1%	1%	3%	1%	1%	1%	2%	4%	1%	2%	2%
Six months to less than a year	3	0	3	0	0	0	3	0	0	0	2	1	0	1	2
	0	0	1%	0	0	0	2%	0	0	0	2%	1%	0	0	1%
A year or more	2	2	0	0	2	0	0	0	2	0	0	0	0	0	2
	0	1%	0	0	1%	0	0	0	1%	0	0	0	0	0	1%
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL 'LESS THAN A MONTH'	683	260	423	144	226	164	148	144	226	164	81	67	120	284	280
	89%	89%	88%	89%	88%	92%	86%	89%	88%	92%	87%	85%	89%	87%	90%

QF17A. How long did the problem last until it was fully resolved?

FILTER: ASK QF17A IF QF16=1

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	770	291	479	163	256	179	172	163	256	179	93	79	134	325	310
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	82 11%	29 10%	53 11%	18 11%	28 11%	15 8%	21 12%	18 11%	28 11%	15 8%	10 11%	11 14%	14 11%	41 13%	27 9%
TOTAL 'SIX MONTHS OR MORE'	5 1%	2 1%	3 1%	0 0	2 1%	0 0	3 2%	0 0	2 1%	0 0	2 2%	1 1%	0 0	1 0	4 1%



QF17A. How long did the problem last until it was fully resolved?

FILTER: ASK QF17A IF QF16=1

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	770	35	341	394	68	353	76	92	45	45	91	346	423	13	756	568	190	10	371	399	680	66	24
Less than one day	164	10	69	85	17	74	18	17	9	8	21	64	100	5	158	126	35	3	44	120	154	10	0
	21%	29%	20%	22%	25%	21%	23%	19%	20%	17%	24%	18%	24%	40%	21%	22%	19%	25%	12%	30%	23%	15%	0
One day to less than a week	226	11	109	107	14	99	29	31	12	18	24	105	122	3	223	184	42	0	130	96	202	13	11
	29%	31%	32%	27%	20%	28%	37%	34%	26%	40%	27%	30%	29%	23%	29%	32%	22%	0	35%	24%	30%	20%	46%
One week to less than one month	293	12	123	158	26	145	26	33	15	13	35	143	150	4	289	207	81	4	158	135	253	32	8
	38%	34%	36%	40%	38%	41%	34%	36%	33%	29%	39%	41%	35%	30%	38%	36%	43%	36%	43%	34%	37%	49%	33%
One month to less than three months	70	1	33	36	8	28	3	9	7	6	9	27	43	1	69	49	20	2	36	34	57	8	5
	9%	3%	10%	9%	12%	8%	5%	10%	15%	14%	10%	8%	10%	7%	9%	9%	10%	20%	10%	9%	8%	13%	21%
Three months to less than six months	12	0	5	7	1	7	1	0	2	0	1	5	7	0	12	2	8	2	2	10	10	2	0
	1%	0	1%	2%	1%	2%	1%	0	4%	0	1%	1%	2%	0	2%	0	4%	19%	1%	2%	1%	3%	0
Six months to less than a year	3	0	2	1	2	0	0	0	1	0	0	2	1	0	3	1	2	0	0	3	3	0	0
	0	0	1%	0	3%	0	0	0	2%	0	0	1%	0	0	0	0	1%	0	0	1%	0	0	0
A year or more	2	1	1	0	1	0	0	1	0	0	0	1	1	0	2	0	2	0	1	1	2	0	0
	0	3%	0	0	1%	0	0	1%	0	0	0	0	0	0	0	0	1%	0	0	0	0	0	0
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL 'LESS THAN A MONTH'	683	33	300	350	56	317	72	82	36	39	81	311	372	12	671	517	159	6	332	351	609	55	19
	89%	94%	88%	89%	83%	90%	94%	89%	79%	86%	89%	90%	88%	93%	89%	91%	84%	61%	89%	88%	89%	84%	79%

QF17A. How long did the problem last until it was fully resolved?

FILTER: ASK QF17A IF QF16=1

	Total	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU	
TOTAL	770	35	341	394	68	353	76	92	45	45	91	346	423	13	756	568	190	10	371	399	680	66	24	
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	82 11%	1 3%	38 11%	43 11%	9 13%	35 10%	4 6%	9 10%	8 19%	6 14%	10 11%	32 9%	50 12%	1 7%	81 11%	51 9%	27 14%	4 39%	38 10%	44 11%	67 10%	10 16%	5 21%	
TOTAL 'SIX MONTHS OR MORE'	5 1%	1 3%	3 1%	1 0	3 4%	0 0	0 0	1 1%	1 2%	0 0	0 0	3 1%	2 0	0 0	5 1%	1 0	4 2%	0 0	1 0	4 1%	5 1%	0 0	0 0	

QF17B. How long did the problem last until it was partly resolved?

FILTER: ASK QF17A IF QF16=2

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	178	57	121	55	61	36	26	55	61	36	15	12	32	86	59
Less than one day	10 5%	2 3%	8 6%	8 14%	1 2%	0 0%	1 4%	8 14%	1 2%	0 0%	1 7%	0 0%	2 7%	2 2%	6 9%
One day to less than a week	43 24%	10 17%	33 27%	13 23%	17 27%	9 26%	4 15%	13 23%	17 27%	9 26%	2 14%	2 17%	11 34%	15 17%	17 28%
One week to less than one month	82 46%	29 51%	52 43%	22 39%	29 47%	19 53%	12 47%	22 39%	29 47%	19 53%	5 31%	8 66%	12 38%	47 55%	22 37%
One month to less than three months	30 17%	14 25%	16 13%	7 13%	10 17%	5 13%	8 31%	7 13%	10 17%	5 13%	6 42%	2 17%	5 15%	15 17%	11 19%
Three months to less than six months	10 6%	2 3%	9 7%	4 7%	3 5%	3 7%	1 4%	4 7%	3 5%	3 7%	1 6%	0 0%	2 6%	5 6%	4 6%
Six months to less than a year	2 1%	0 0%	2 2%	1 2%	1 2%	0 0%	0 0%	1 2%	1 2%	0 0%	0 0%	0 0%	0 0%	2 2%	0 0%
A year or more	1 0%	0 0%	1 1%	1 2%	0 0%	0 0%	0 0%	1 2%	0 0%	0 0%	0 0%	0 0%	0 0%	1 1%	0 0%
Don't remember	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%
TOTAL 'LESS THAN A MONTH'	134 75%	41 72%	93 77%	42 76%	46 76%	28 80%	17 66%	42 76%	46 76%	28 80%	8 52%	10 83%	25 79%	64 74%	44 75%

QF17B. How long did the problem last until it was partly resolved?

FILTER: ASK QF17A IF QF16=2

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	178	57	121	55	61	36	26	55	61	36	15	12	32	86	59
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	41 23%	16 28%	25 21%	11 20%	13 22%	7 20%	9 34%	11 20%	13 22%	7 20%	7 48%	2 17%	7 21%	19 22%	15 25%
TOTAL 'SIX MONTHS OR MORE'	3 2%	0 0	3 2%	2 3%	1 2%	0 0	0 0	2 3%	1 2%	0 0	0 0	0 0	0 0	3 3%	0 0

QF17B. How long did the problem last until it was partly resolved?

FILTER: ASK QF17A IF QF16=2

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	178	4	73	101	15	85	21	32	5	7	12	94	84	4	174	136	36	6	90	88	140	25	13
Less than one day	10	0	3	7	0	3	1	5	0	1	0	4	6	0	10	8	2	0	4	6	9	1	0
	5%	0	4%	7%	0	3%	5%	15%	0	15%	0	4%	7%	0	6%	6%	6%	0	4%	7%	6%	4%	0
One day to less than a week	43	1	19	23	4	21	6	6	2	3	1	22	20	2	41	37	4	2	27	16	34	5	4
	24%	25%	26%	23%	25%	25%	31%	17%	38%	44%	8%	24%	24%	52%	23%	27%	11%	29%	30%	18%	24%	20%	30%
One week to less than one month	82	0	36	45	6	41	12	14	0	2	7	45	37	1	81	59	19	3	36	46	67	11	4
	46%	0	50%	45%	37%	48%	56%	44%	0	29%	55%	48%	44%	26%	46%	44%	54%	52%	40%	52%	48%	45%	30%
One month to less than three months	30	2	11	17	5	14	1	4	3	0	4	15	15	1	30	21	9	1	17	14	21	5	5
	17%	50%	15%	17%	31%	16%	4%	11%	62%	0	37%	16%	18%	22%	17%	15%	24%	19%	19%	15%	15%	19%	40%
Three months to less than six months	10	1	4	6	1	6	0	3	0	1	0	6	5	0	10	8	2	0	6	5	8	2	0
	6%	24%	5%	6%	6%	7%	0	9%	0	12%	0	6%	6%	0	6%	6%	6%	0	6%	5%	6%	8%	0
Six months to less than a year	2	0	0	2	0	0	1	1	0	0	0	1	1	0	2	2	0	0	1	1	1	1	0
	1%	0	0	2%	0	0	4%	3%	0	0	0	1%	1%	0	1%	1%	0	0	1%	1%	1%	4%	0
A year or more	1	0	0	1	0	1	0	0	0	0	0	1	0	0	1	1	0	0	0	1	1	0	0
	0	0	0	1%	0	1%	0	0	0	0	0	1%	0	0	1%	1%	0	0	0	1%	1%	0	0
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL 'LESS THAN A MONTH'	134	1	58	75	9	65	19	25	2	6	8	71	63	3	131	104	25	5	66	68	109	17	8
	75%	25%	80%	74%	63%	76%	92%	76%	38%	88%	63%	76%	75%	78%	75%	77%	70%	81%	74%	77%	78%	69%	60%

QF17B. How long did the problem last until it was partly resolved?

FILTER: ASK QF17A IF QF16=2

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	178	4	73	101	15	85	21	32	5	7	12	94	84	4	174	136	36	6	90	88	140	25	13
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	41 23%	3 75%	15 20%	23 23%	6 37%	19 23%	1 4%	7 20%	3 62%	1 12%	4 37%	21 22%	20 24%	1 22%	40 23%	29 21%	11 30%	1 19%	23 25%	18 21%	29 21%	7 27%	5 40%
TOTAL 'SIX MONTHS OR MORE'	3 2%	0 0	0 0	3 3%	0 0	1 1%	1 4%	1 3%	0 0	0 0	0 0	2 2%	1 1%	0 0	3 2%	3 2%	0 0	0 0	1 1%	2 2%	2 1%	1 4%	0 0

QF17C. How long has the problem lasted so far?

FILTER: ASK QF17A IF QF16 = 3 OR 4

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	165	51	114	37	64	39	25	37	64	39	14	10	36	68	61
Less than one day	3 2%	1 2%	2 2%	1 3%	1 2%	0 0	1 4%	1 3%	1 2%	0 0	0 0	1 10%	0 0	1 1%	2 3%
One day to less than a week	22 13%	7 13%	15 13%	6 16%	10 16%	4 10%	2 8%	6 16%	10 16%	4 10%	1 7%	1 10%	8 22%	8 11%	6 10%
One week to less than one month	58 35%	15 30%	42 37%	10 27%	21 33%	18 47%	8 34%	10 27%	21 33%	18 47%	6 40%	3 26%	11 30%	24 35%	23 38%
One month to less than three months	43 26%	14 27%	29 25%	7 20%	19 31%	8 21%	8 31%	7 20%	19 31%	8 21%	5 33%	3 28%	8 22%	19 28%	16 26%
Three months to less than six months	17 10%	5 10%	12 11%	8 23%	4 6%	5 12%	0 0	8 23%	4 6%	5 12%	0 0	0 0	4 10%	7 10%	6 10%
Six months to less than a year	14 9%	5 9%	10 8%	4 10%	6 9%	2 5%	3 11%	4 10%	6 9%	2 5%	1 7%	2 17%	1 3%	8 12%	5 9%
A year or more	8 5%	4 8%	4 4%	1 3%	3 4%	2 5%	3 12%	1 3%	3 4%	2 5%	2 13%	1 10%	5 13%	2 3%	2 3%
Don't remember	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
TOTAL 'LESS THAN A MONTH'	82 50%	23 46%	59 52%	17 45%	32 50%	22 57%	11 46%	17 45%	32 50%	22 57%	7 47%	5 45%	19 52%	33 48%	31 51%

QF17C. How long has the problem lasted so far?

FILTER: ASK QF17A IF QF16 = 3 OR 4

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	165	51	114	37	64	39	25	37	64	39	14	10	36	68	61
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	60 36%	19 37%	41 36%	16 42%	23 37%	13 33%	8 31%	16 42%	23 37%	13 33%	5 33%	3 28%	12 32%	26 38%	22 37%
TOTAL 'SIX MONTHS OR MORE'	23 14%	9 17%	14 12%	5 12%	9 13%	4 10%	6 23%	5 12%	9 13%	4 10%	3 20%	3 27%	6 16%	10 15%	7 12%



QF17C. How long has the problem lasted so far?

FILTER: ASK QF17A IF QF16 = 3 OR 4

	ACHIEVED EDUCATION				OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	165	6	71	88	19	79	19	19	9	6	14	82	83	8	157	119	41	6	59	106	131	21	13
Less than one day	3	0	3	0	1	0	0	1	1	0	0	2	1	0	3	2	0	1	1	2	2	1	0
	2%	0	4%	0	5%	0	0	5%	12%	0	0	2%	1%	0	2%	2%	0	17%	2%	2%	2%	5%	0
One day to less than a week	22	1	10	11	1	9	4	4	0	2	2	10	12	0	22	17	5	0	11	11	17	2	3
	13%	17%	14%	12%	5%	12%	19%	21%	0	32%	14%	12%	14%	0	14%	14%	12%	0	19%	10%	13%	10%	23%
One week to less than one month	58	4	26	28	10	28	8	6	3	0	4	29	29	3	55	44	12	2	19	39	45	11	2
	35%	66%	37%	32%	51%	35%	39%	32%	34%	0	26%	35%	35%	35%	35%	37%	30%	34%	32%	37%	34%	54%	14%
One month to less than three months	43	0	15	28	5	24	3	3	1	4	4	20	22	2	41	37	5	1	13	29	33	5	5
	26%	0	21%	32%	25%	30%	14%	14%	11%	68%	27%	25%	27%	25%	26%	31%	12%	15%	23%	28%	25%	22%	40%
Three months to less than six months	17	0	11	6	1	9	4	1	3	0	0	7	10	2	15	15	2	0	8	9	14	2	1
	10%	0	15%	7%	4%	11%	22%	4%	32%	0	0	9%	12%	28%	10%	13%	4%	0	14%	8%	11%	10%	8%
Six months to less than a year	14	0	5	9	1	6	1	4	1	0	2	10	5	1	13	2	12	1	4	10	12	0	2
	9%	0	7%	11%	4%	8%	5%	19%	11%	0	13%	12%	6%	13%	9%	2%	28%	17%	7%	10%	9%	0	15%
A year or more	8	1	2	6	1	4	0	1	0	0	3	4	4	0	8	2	5	1	3	6	8	0	0
	5%	17%	3%	6%	5%	4%	0	5%	0	0	21%	5%	5%	0	5%	2%	13%	17%	4%	6%	6%	0	0
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL 'LESS THAN A MONTH'	82	5	39	39	12	37	11	11	4	2	6	41	42	3	80	63	17	3	31	52	63	14	5
	50%	83%	55%	44%	61%	47%	58%	58%	46%	32%	40%	50%	50%	35%	51%	53%	42%	51%	52%	49%	48%	68%	37%

QF17C. How long has the problem lasted so far?

FILTER: ASK QF17A IF QF16 = 3 OR 4

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	165	6	71	88	19	79	19	19	9	6	14	82	83	8	157	119	41	6	59	106	131	21	13
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	60 36%	0 0	25 36%	34 39%	6 29%	32 41%	7 36%	4 18%	4 43%	4 68%	4 27%	28 34%	32 39%	4 52%	56 35%	52 44%	7 17%	1 15%	22 37%	38 36%	47 36%	7 32%	6 47%
TOTAL 'SIX MONTHS OR MORE'	23 14%	1 17%	7 9%	15 17%	2 9%	10 12%	1 5%	5 24%	1 11%	0 0	5 33%	14 17%	9 11%	1 13%	22 14%	4 3%	17 42%	2 34%	6 11%	16 15%	21 16%	0 0	2 15%

QF17D. How long did the problem last until you decided not to do anything about it?

FILTER: ASK QF17A IF QF16=5

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	218	64	154	56	63	47	51	56	63	47	24	28	46	76	95
Less than one day	35	8	27	10	16	5	4	10	16	5	2	2	6	19	10
	16%	13%	17%	19%	25%	10%	8%	19%	25%	10%	8%	7%	13%	25%	10%
One day to less than a week	39	8	31	10	11	11	7	10	11	11	5	2	7	15	17
	18%	13%	20%	17%	18%	24%	14%	17%	18%	24%	21%	7%	15%	20%	18%
One week to less than one month	63	24	39	18	17	13	15	18	17	13	6	10	13	18	32
	29%	37%	26%	33%	27%	27%	30%	33%	27%	27%	24%	34%	28%	23%	34%
One month to less than three months	55	15	39	12	15	13	15	12	15	13	4	11	16	13	25
	25%	24%	25%	22%	23%	27%	29%	22%	23%	27%	15%	41%	34%	17%	26%
Three months to less than six months	15	3	12	3	3	2	8	3	3	2	5	3	2	8	5
	7%	4%	8%	5%	4%	4%	15%	5%	4%	4%	21%	10%	5%	10%	5%
Six months to less than a year	9	6	4	3	1	3	3	3	1	3	3	0	2	2	5
	4%	9%	2%	5%	2%	6%	5%	5%	2%	6%	11%	0	4%	3%	6%
A year or more	2	0	2	0	1	1	0	0	1	1	0	0	0	2	0
	1%	0	1%	0	2%	2%	0	0	2%	2%	0	0	0	3%	0
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL 'LESS THAN A MONTH'	137	40	97	39	44	28	26	39	44	28	13	14	26	52	59
	63%	63%	63%	69%	69%	61%	51%	69%	69%	61%	53%	49%	57%	67%	62%

QF17D. How long did the problem last until you decided not to do anything about it?

FILTER: ASK QF17A IF QF16=5

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	218	64	154	56	63	47	51	56	63	47	24	28	46	76	95
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	70 32%	18 28%	52 33%	15 26%	17 28%	15 31%	23 44%	15 26%	17 28%	15 31%	9 36%	14 51%	18 39%	21 27%	30 32%
TOTAL 'SIX MONTHS OR MORE'	11 5%	6 9%	6 4%	3 5%	2 3%	4 8%	3 5%	3 5%	2 3%	4 8%	3 11%	0 0	2 4%	4 5%	5 6%

QF17D. How long did the problem last until you decided not to do anything about it?

FILTER: ASK QF17A IF QF16=5

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	218	11	104	103	15	73	21	37	25	13	35	101	117	47	171	147	69	2	82	136	177	19	21
Less than one day	35	5	14	17	4	7	4	6	7	3	4	19	16	21	14	27	6	1	18	17	26	5	4
	16%	43%	13%	16%	25%	10%	19%	16%	30%	23%	11%	19%	13%	45%	8%	19%	9%	47%	22%	13%	15%	25%	19%
One day to less than a week	39	4	19	16	3	11	3	7	8	5	3	16	23	10	29	30	9	1	14	26	32	4	3
	18%	38%	19%	15%	19%	15%	13%	18%	32%	39%	8%	16%	20%	21%	17%	20%	12%	53%	17%	19%	18%	20%	14%
One week to less than one month	63	1	31	31	1	26	6	11	4	4	11	24	39	4	59	46	17	0	23	40	54	6	4
	29%	9%	30%	30%	6%	36%	28%	30%	16%	31%	32%	23%	34%	8%	35%	32%	24%	0	28%	30%	30%	30%	18%
One month to less than three months	55	1	29	25	4	20	5	10	5	1	10	30	25	9	46	32	23	0	18	36	44	5	5
	25%	9%	28%	24%	25%	27%	22%	28%	19%	7%	30%	29%	21%	18%	27%	22%	33%	0	22%	27%	25%	25%	24%
Three months to less than six months	15	0	6	9	2	3	3	1	0	0	6	6	9	2	13	8	7	0	6	9	13	0	2
	7%	0	6%	9%	13%	5%	14%	2%	0	0	17%	6%	8%	4%	8%	5%	11%	0	7%	7%	7%	0	11%
Six months to less than a year	9	0	4	5	1	4	1	2	1	0	1	6	4	2	7	2	7	0	2	7	8	0	1
	4%	0	4%	5%	6%	5%	4%	5%	3%	0	2%	5%	3%	4%	4%	1%	11%	0	2%	5%	5%	0	5%
A year or more	2	0	1	1	1	1	0	0	0	0	0	1	1	0	2	2	0	0	2	0	0	0	2
	1%	0	1%	1%	7%	1%	0	0	0	0	0	1%	1%	0	1%	1%	0	0	2%	0	0	0	9%
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL 'LESS THAN A MONTH'	137	10	64	63	8	44	12	24	19	12	18	59	78	35	102	103	32	2	54	83	112	14	11
	63%	91%	61%	62%	50%	61%	60%	64%	78%	93%	51%	59%	67%	73%	60%	70%	46%	100%	66%	61%	63%	75%	51%

QF17D. How long did the problem last until you decided not to do anything about it?

FILTER: ASK QF17A IF QF16=5

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	218	11	104	103	15	73	21	37	25	13	35	101	117	47	171	147	69	2	82	136	177	19	21
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	70 32%	1 9%	35 33%	34 33%	6 37%	23 32%	7 36%	11 31%	5 19%	1 7%	16 47%	35 35%	34 29%	11 22%	59 35%	40 27%	30 43%	0 0	24 29%	46 34%	57 32%	5 25%	7 35%
TOTAL 'SIX MONTHS OR MORE'	11 5%	0 0	5 5%	6 6%	2 13%	5 7%	1 4%	2 5%	1 3%	0 0	1 2%	6 6%	5 4%	2 4%	9 5%	4 3%	7 11%	0 0	4 5%	7 5%	8 5%	0 0	3 14%

QF17T. Duration of the problem

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	1330	462	868	311	444	301	274	311	444	301	146	129	248	557	526
Less than one day	211	66	145	55	72	43	41	55	72	43	16	25	31	94	86
	16%	14%	17%	18%	16%	14%	15%	18%	16%	14%	11%	19%	13%	17%	16%
One day to less than a week	330	115	214	78	119	73	59	78	119	73	36	23	73	138	118
	25%	25%	25%	25%	27%	24%	21%	25%	27%	24%	25%	18%	30%	25%	22%
One week to less than one month	496	182	313	108	157	127	103	108	157	127	56	47	85	200	210
	37%	40%	36%	35%	35%	42%	38%	35%	35%	42%	38%	37%	34%	36%	40%
One month to less than three months	198	67	131	44	69	39	47	44	69	39	22	24	42	83	74
	15%	14%	15%	14%	16%	13%	17%	14%	16%	13%	15%	19%	17%	15%	14%
Three months to less than six months	54	14	40	16	13	11	14	16	13	11	8	6	9	24	21
	4%	3%	5%	5%	3%	4%	5%	5%	3%	4%	5%	4%	4%	4%	4%
Six months to less than a year	28	10	18	7	8	5	8	7	8	5	5	3	3	13	13
	2%	2%	2%	2%	2%	2%	3%	2%	2%	2%	4%	2%	1%	2%	2%
A year or more	13	6	7	2	6	3	3	2	6	3	2	1	5	5	4
	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	2%	1%	1%
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL 'LESS THAN A MONTH'	1036	364	672	242	348	243	203	242	348	243	108	95	190	432	415
	78%	79%	77%	78%	78%	81%	74%	78%	78%	81%	74%	74%	77%	78%	79%

QF17T. Duration of the problem

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	1330	462	868	311	444	301	274	311	444	301	146	129	248	557	526
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	252 19%	81 18%	171 20%	60 19%	82 19%	50 16%	60 22%	60 19%	82 19%	50 16%	30 21%	30 23%	51 20%	107 19%	95 18%
TOTAL 'SIX MONTHS OR MORE'	42 3%	16 4%	25 3%	9 3%	14 3%	8 3%	11 4%	9 3%	14 3%	8 3%	7 5%	4 3%	7 3%	18 3%	16 3%



QF17T. Duration of the problem

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
		Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	1330	55	590	685	118	589	137	180	83	71	152	623	708	72	1258	970	336	24	602	728	1129	130	70
Less than one day	211	15	88	108	22	84	23	29	17	12	25	89	122	26	185	163	44	4	66	145	190	17	4
	16%	26%	15%	16%	18%	14%	16%	16%	21%	16%	17%	14%	17%	37%	15%	17%	13%	19%	11%	20%	17%	13%	6%
One day to less than a week	330	17	157	156	21	140	42	47	22	28	30	153	177	15	315	267	60	3	181	148	285	24	21
	25%	31%	27%	23%	18%	24%	30%	26%	26%	40%	20%	25%	25%	21%	25%	28%	18%	11%	30%	20%	25%	18%	29%
One week to less than one month	496	17	217	262	42	240	51	65	22	19	57	240	255	11	484	357	129	9	235	261	418	61	17
	37%	30%	37%	38%	36%	41%	37%	36%	26%	27%	37%	39%	36%	16%	38%	37%	39%	37%	39%	36%	37%	46%	24%
One month to less than three months	198	4	88	106	21	85	12	26	15	11	27	92	106	12	186	138	56	4	85	113	155	22	20
	15%	7%	15%	15%	18%	15%	9%	14%	18%	16%	18%	15%	15%	17%	15%	14%	17%	17%	14%	16%	14%	17%	29%
Three months to less than six months	54	1	25	28	5	24	8	5	5	1	7	23	31	4	50	33	19	2	22	32	45	6	3
	4%	2%	4%	4%	4%	4%	6%	3%	6%	1%	5%	4%	4%	6%	4%	3%	6%	8%	4%	4%	4%	5%	5%
Six months to less than a year	28	0	11	17	4	10	3	7	3	0	3	18	10	3	25	7	21	1	7	21	25	1	3
	2%	0	2%	3%	3%	2%	2%	4%	3%	0	2%	3%	1%	4%	2%	1%	6%	4%	1%	3%	2%	1%	4%
A year or more	13	2	4	7	3	5	0	2	0	0	3	7	6	0	13	5	7	1	6	8	11	0	2
	1%	4%	1%	1%	3%	1%	0	1%	0	0	2%	1%	1%	0	1%	1%	2%	4%	1%	1%	1%	0	3%
Don't remember	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL 'LESS THAN A MONTH'	1036	48	461	527	85	464	115	141	61	59	112	482	554	53	984	787	233	16	482	554	893	101	42
	78%	87%	78%	77%	72%	79%	84%	78%	73%	83%	74%	77%	78%	73%	78%	81%	69%	66%	80%	76%	79%	78%	60%

QF17T. Duration of the problem

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	1330	55	590	685	118	589	137	180	83	71	152	623	708	72	1258	970	336	24	602	728	1129	130	70
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	252 19%	5 9%	113 19%	134 20%	26 22%	110 19%	20 14%	30 17%	20 24%	12 17%	34 23%	116 19%	136 19%	16 23%	236 19%	171 18%	75 22%	6 25%	107 18%	145 20%	200 18%	28 22%	23 33%
TOTAL 'SIX MONTHS OR MORE'	42 3%	2 4%	15 3%	25 4%	7 6%	15 3%	3 2%	9 5%	3 3%	0 0	6 4%	25 4%	17 2%	3 4%	39 3%	11 1%	28 8%	2 8%	13 2%	29 4%	36 3%	1 1%	5 7%

QF18. Thank you for reporting on your most serious problem.

With which of the goods or services listed below did you experience your SECOND most serious problem (i.e. that caused you the second most trouble or cost) in the last 12 months?

If your second most serious problem is with the same type of goods or services as your most serious problem, please select this category again.

This is the final problem we ask you to provide information on.

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	850	310	540	196	291	192	171	196	291	192	88	84	163	347	341
Mobile telephone services	153 18%	64 21%	90 17%	32 16%	47 16%	35 19%	39 23%	32 16%	47 16%	35 19%	24 27%	16 19%	21 13%	63 18%	70 20%
Electricity services	30 3%	15 5%	14 3%	8 4%	3 1%	8 4%	9 5%	8 4%	3 1%	8 4%	6 6%	4 5%	8 5%	11 3%	10 3%
Loans or credit	19 2%	8 3%	11 2%	5 2%	7 2%	5 2%	3 2%	5 2%	7 2%	5 2%	3 3%	0 0	5 3%	6 2%	8 2%
Credit cards	24 3%	10 3%	14 3%	8 4%	12 4%	2 1%	3 2%	8 4%	12 4%	2 1%	2 2%	1 1%	5 3%	10 3%	8 2%
Large household appliances	57 7%	28 9%	29 5%	12 6%	23 8%	14 7%	9 5%	12 6%	23 8%	14 7%	3 3%	6 7%	11 7%	25 7%	21 6%
Train services	32 4%	11 4%	21 4%	12 6%	8 3%	9 5%	2 1%	12 6%	8 3%	9 5%	2 2%	0 0	6 4%	10 3%	16 5%
Clothing, footwear and bags	91 11%	21 7%	70 13%	25 13%	39 13%	15 8%	12 7%	25 13%	39 13%	15 8%	6 7%	6 7%	14 8%	38 11%	39 11%
Did not have another problem with these goods and services	444 52%	153 49%	291 54%	94 48%	153 52%	103 54%	93 54%	94 48%	153 52%	103 54%	43 49%	51 61%	93 57%	182 53%	168 49%
Don't know	1 0	0 0	1 0	0 0	0 0	0 0	1 1%	0 0	0 0	0 0	0 0	1 1%	0 0	0 0	1 0

QF18. Thank you for reporting on your most serious problem.

With which of the goods or services listed below did you experience your SECOND most serious problem (i.e. that caused you the second most trouble or cost) in the last 12 months?

If your second most serious problem is with the same type of goods or services as your most serious problem, please select this category again.

This is the final problem we ask you to provide information on.

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		TIME SINCE THE PRODUCT OR SERVICE WAS ACQUIRED			SALES CHANNEL		CROSS-BORDER		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy	Have not taken any action	Have taken action	Less than 6 months ago	6 months to less than 24 months ago	2 years ago or longer	Over the internet	Other sales channels	Seller/provider based in my country of residence	Seller/provider based in another EU country	Seller/provider based outside the EU
TOTAL	850	36	381	433	67	369	100	116	51	46	101	410	440	47	802	637	201	10	401	449	716	83	51
Mobile telephone services	153	7	73	73	11	69	23	21	9	2	19	88	65	7	146	121	32	0	63	91	137	12	4
	18%	19%	19%	17%	16%	19%	23%	18%	17%	4%	18%	22%	15%	15%	18%	19%	16%	0	16%	20%	19%	14%	8%
Electricity services	30	1	15	13	3	12	2	5	2	3	4	14	15	2	28	23	6	0	15	14	23	6	1
	3%	3%	4%	3%	4%	3%	2%	4%	4%	6%	4%	4%	3%	4%	3%	4%	3%	0	4%	3%	3%	7%	2%
Loans or credit	19	1	12	7	2	11	3	0	1	1	2	16	3	0	19	14	5	0	6	13	16	3	0
	2%	2%	3%	2%	3%	3%	3%	0	2%	2%	2%	4%	1%	0	2%	2%	2%	0	1%	3%	2%	3%	0
Credit cards	24	2	7	15	0	15	3	3	0	2	1	10	14	1	23	20	4	0	9	15	18	3	3
	3%	6%	2%	3%	0	4%	3%	2%	0	4%	1%	2%	3%	2%	3%	3%	2%	0	2%	3%	2%	3%	6%
Large household appliances	57	5	19	33	7	28	6	5	2	5	5	23	34	2	54	37	17	3	25	32	44	10	3
	7%	13%	5%	8%	10%	7%	6%	4%	4%	11%	5%	6%	8%	5%	7%	6%	9%	27%	6%	7%	6%	12%	6%
Train services	32	0	9	24	6	12	1	11	0	1	1	11	21	2	30	21	10	1	11	21	30	1	1
	4%	0	2%	5%	8%	3%	1%	10%	0	2%	1%	3%	5%	4%	4%	3%	5%	8%	3%	5%	4%	1%	2%
Clothing, footwear and bags	91	3	34	53	8	38	8	17	6	6	8	37	54	5	86	73	15	3	43	48	77	7	7
	11%	9%	9%	12%	12%	10%	9%	15%	12%	13%	8%	9%	12%	10%	11%	11%	7%	27%	11%	11%	11%	8%	13%
Did not have another problem with these goods and services	444	18	211	215	31	185	54	54	31	27	62	210	234	29	415	328	111	4	229	215	370	41	32
	52%	49%	55%	50%	47%	50%	54%	47%	62%	58%	61%	51%	53%	60%	52%	51%	55%	38%	57%	48%	52%	50%	63%
Don't know	1	0	1	0	0	0	0	0	0	0	1	0	1	0	1	0	1	0	1	0	1	0	0
	0	0	0	0	0	0	0	0	0	0	1%	0	0	0	0	0	1%	0	0	0	0	0	0

1060

D4\_1. Please indicate to what extent you agree or disagree with each of the following statements:  
 Consumers should NOT always expect a high level of good or service quality, even if they pay a premium price.

FILTER: ASK D4.1 IF RESPONDENT FILLED IN A MARKET MODULE

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	4282	2041	2241	721	1264	1107	1189	721	1264	1107	561	628	862	1846	1574
Totally agree	445	231	214	89	169	93	94	89	169	93	40	53	97	193	155
	10%	11%	10%	12%	13%	8%	8%	12%	13%	8%	7%	8%	11%	10%	10%
Tend to agree	624	322	302	126	214	153	131	126	214	153	52	79	147	291	186
	15%	16%	13%	18%	17%	14%	11%	18%	17%	14%	9%	13%	17%	16%	12%
Tend to disagree	755	361	394	169	214	185	187	169	214	185	96	91	162	334	259
	18%	18%	18%	23%	17%	17%	16%	23%	17%	17%	17%	15%	19%	18%	16%
Totally disagree	2458	1128	1330	337	666	677	778	337	666	677	373	405	456	1028	973
	57%	55%	59%	47%	53%	61%	65%	47%	53%	61%	66%	64%	53%	56%	62%
TOTAL 'AGREE'	1069	553	517	215	384	246	225	215	384	246	93	132	244	484	342
	25%	27%	23%	30%	30%	22%	19%	30%	30%	22%	16%	21%	28%	26%	22%
TOTAL 'DISAGREE'	3213	1488	1724	506	881	862	965	506	881	862	469	496	618	1362	1232
	75%	73%	77%	70%	70%	78%	81%	70%	70%	78%	84%	79%	72%	74%	78%
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

D4\_1. Please indicate to what extent you agree or disagree with each of the following statements:  
 Consumers should NOT always expect a high level of good or service quality, even if they pay a premium price.

FILTER: ASK D4.1 IF RESPONDENT FILLED IN A MARKET MODULE

	ACHIEVED EDUCATION				OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION	
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy
TOTAL	4282	262	1905	2115	442	1797	478	393	248	207	717	2210	2070
Totally agree	445	48	222	175	47	175	67	36	25	32	63	256	189
	10%	18%	12%	8%	11%	10%	14%	9%	10%	15%	9%	12%	9%
Tend to agree	624	72	293	259	58	264	85	69	32	32	84	359	265
	15%	28%	15%	12%	13%	15%	18%	18%	13%	16%	12%	16%	13%
Tend to disagree	755	40	325	390	76	305	91	98	40	32	113	366	388
	18%	15%	17%	18%	17%	17%	19%	25%	16%	15%	16%	17%	19%
Totally disagree	2458	102	1065	1291	260	1052	235	190	152	111	457	1229	1228
	57%	39%	56%	61%	59%	59%	49%	48%	61%	54%	64%	56%	59%
TOTAL 'AGREE'	1069	120	515	435	106	439	152	105	57	64	147	615	455
	25%	46%	27%	21%	24%	24%	32%	27%	23%	31%	21%	28%	22%
TOTAL 'DISAGREE'	3213	142	1390	1681	336	1358	326	288	191	143	570	1595	1615
	75%	54%	73%	79%	76%	76%	68%	73%	77%	69%	79%	72%	78%
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0

D4\_2. Please indicate to what extent you agree or disagree with each of the following statements:  
 Consumers should NOT expect to be compensated if something goes wrong with a good or a service.

FILTER: ASK D4.2 IF RESPONDENT FILLED IN A MARKET MODULE

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	4282	2041	2241	721	1264	1107	1189	721	1264	1107	561	628	862	1846	1574
Totally agree	284	155	129	56	107	55	66	56	107	55	25	41	58	136	90
	7%	8%	6%	8%	8%	5%	6%	8%	8%	5%	4%	7%	7%	7%	6%
Tend to agree	561	293	267	119	209	134	98	119	209	134	42	55	147	259	154
	13%	14%	12%	17%	17%	12%	8%	17%	17%	12%	8%	9%	17%	14%	10%
Tend to disagree	917	438	479	192	259	222	244	192	259	222	120	124	174	391	352
	21%	21%	21%	27%	20%	20%	21%	27%	20%	20%	21%	20%	20%	21%	22%
Totally disagree	2520	1154	1366	354	688	697	781	354	688	697	374	408	483	1059	978
	59%	57%	61%	49%	54%	63%	66%	49%	54%	63%	67%	65%	56%	57%	62%
TOTAL 'AGREE'	844	448	396	175	317	189	164	175	317	189	67	97	205	395	244
	20%	22%	18%	24%	25%	17%	14%	24%	25%	17%	12%	15%	24%	21%	16%
TOTAL 'DISAGREE'	3437	1592	1845	546	947	919	1025	546	947	919	494	531	657	1450	1330
	80%	78%	82%	76%	75%	83%	86%	76%	75%	83%	88%	85%	76%	79%	84%
Don't know	1	1	0	0	1	0	0	0	1	0	0	0	0	1	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

D4\_2. Please indicate to what extent you agree or disagree with each of the following statements:  
 Consumers should NOT expect to be compensated if something goes wrong with a good or a service.

FILTER: ASK D4.2 IF RESPONDENT FILLED IN A MARKET MODULE

	ACHIEVED EDUCATION				OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION	
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy
TOTAL	4282	262	1905	2115	442	1797	478	393	248	207	717	2210	2070
Totally agree	284 7%	33 12%	157 8%	94 4%	26 6%	107 6%	42 9%	22 6%	15 6%	21 10%	50 7%	161 7%	123 6%
Tend to agree	561 13%	72 28%	259 14%	230 11%	61 14%	251 14%	74 15%	53 14%	30 12%	30 14%	62 9%	321 15%	239 12%
Tend to disagree	917 21%	47 18%	384 20%	486 23%	82 19%	375 21%	103 22%	118 30%	50 20%	38 19%	151 21%	432 20%	483 23%
Totally disagree	2520 59%	110 42%	1105 58%	1305 62%	272 62%	1064 59%	259 54%	199 51%	154 62%	118 57%	455 63%	1296 59%	1224 59%
TOTAL 'AGREE'	844 20%	105 40%	416 22%	324 15%	87 20%	358 20%	115 24%	76 19%	45 18%	51 25%	111 16%	483 22%	362 17%
TOTAL 'DISAGREE'	3437 80%	157 60%	1489 78%	1791 85%	355 80%	1438 80%	362 76%	317 81%	203 82%	156 75%	605 84%	1727 78%	1707 82%
Don't know	1 0	0 0	0 0	1 0	0 0	0 0	1 0	0 0	0 0	0 0	0 0	0 0	1 0



D4\_3. Please indicate to what extent you agree or disagree with each of the following statements:

Consumers should NOT expect to have access to customer service whenever they need it.

FILTER: ASK D4.3 IF RESPONDENT FILLED IN A MARKET MODULE

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	4282	2041	2241	721	1264	1107	1189	721	1264	1107	561	628	862	1846	1574
Totally agree	283 7%	153 7%	130 6%	53 7%	114 9%	54 5%	62 5%	53 7%	114 9%	54 5%	28 5%	33 5%	62 7%	118 6%	102 6%
Tend to agree	534 12%	279 14%	255 11%	111 15%	196 16%	124 11%	103 9%	111 15%	196 16%	124 11%	41 7%	62 10%	119 14%	254 14%	161 10%
Tend to disagree	813 19%	394 19%	418 19%	172 24%	245 19%	209 19%	187 16%	172 24%	245 19%	209 19%	99 18%	88 14%	170 20%	357 19%	285 18%
Totally disagree	2653 62%	1215 60%	1437 64%	385 53%	709 56%	721 65%	838 70%	385 53%	709 56%	721 65%	393 70%	445 71%	511 59%	1116 60%	1025 65%
TOTAL 'AGREE'	817 19%	432 21%	385 17%	164 23%	311 25%	178 16%	164 14%	164 23%	311 25%	178 16%	69 12%	95 15%	181 21%	372 20%	263 17%
TOTAL 'DISAGREE'	3465 81%	1609 79%	1856 83%	557 77%	954 75%	930 84%	1025 86%	557 77%	954 75%	930 84%	492 88%	533 85%	681 79%	1474 80%	1310 83%
Don't know	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0

D4\_3. Please indicate to what extent you agree or disagree with each of the following statements:

Consumers should NOT expect to have access to customer service whenever they need it.

FILTER: ASK D4.3 IF RESPONDENT FILLED IN A MARKET MODULE

	ACHIEVED EDUCATION				OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION	
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy
TOTAL	4282	262	1905	2115	442	1797	478	393	248	207	717	2210	2070
Totally agree	283 7%	27 10%	157 8%	98 5%	30 7%	112 6%	35 7%	25 6%	19 8%	20 10%	41 6%	160 7%	122 6%
Tend to agree	534 12%	63 24%	245 13%	226 11%	56 13%	236 13%	71 15%	57 15%	27 11%	22 11%	65 9%	302 14%	232 11%
Tend to disagree	813 19%	54 21%	350 18%	408 19%	74 17%	353 20%	97 20%	98 25%	45 18%	41 20%	105 15%	423 19%	390 19%
Totally disagree	2653 62%	117 45%	1153 61%	1383 65%	281 64%	1097 61%	275 57%	213 54%	157 63%	124 60%	506 71%	1326 60%	1325 64%
TOTAL 'AGREE'	817 19%	90 35%	402 21%	325 15%	86 19%	348 19%	106 22%	83 21%	46 18%	42 20%	106 15%	462 21%	355 17%
TOTAL 'DISAGREE'	3465 81%	171 65%	1503 79%	1791 85%	356 81%	1449 81%	372 78%	310 79%	202 82%	165 80%	611 85%	1748 79%	1715 83%
Don't know	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0

D4T. Total measure of agreement about consumers expectations

FILTER: D4.1, D4.2 AND D4.3 WERE ANSWERED

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	4282	2041	2241	721	1264	1107	1189	721	1264	1107	561	628	862	1846	1574
Low expectations ( <i>Agrees with at least one statement</i> )	596 14%	320 16%	276 12%	117 16%	239 19%	132 12%	108 9%	117 16%	239 19%	132 12%	47 8%	61 10%	138 16%	272 15%	187 12%
Medium expectations ( <i>Does not agree with one of two statements</i> )	700 16%	344 17%	356 16%	147 20%	209 17%	165 15%	179 15%	147 20%	209 17%	165 15%	68 12%	111 18%	152 18%	321 17%	226 14%
High expectations ( <i>Does not agree with all three statements</i> )	2986 70%	1377 67%	1609 72%	457 63%	816 65%	811 73%	902 76%	457 63%	816 65%	811 73%	446 79%	456 73%	572 66%	1254 68%	1161 74%

D4T. Total measure of agreement about consumers expectations

FILTER: D4.1, D4.2 AND D4.3 WERE ANSWERED

	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy
TOTAL	4282	262	1905	2115	442	1797	478	393	248	207	717	2210	2070
Low expectations ( <i>Agrees with at least one statement</i> )	596 14%	74 28%	301 16%	222 10%	59 13%	259 14%	87 18%	54 14%	34 14%	35 17%	67 9%	349 16%	247 12%
Medium expectations ( <i>Does not agree with one of two statements</i> )	700 16%	59 23%	318 17%	322 15%	76 17%	271 15%	82 17%	74 19%	36 15%	37 18%	124 17%	370 17%	330 16%
High expectations ( <i>Does not agree with all three statements</i> )	2986 70%	129 49%	1286 68%	1571 74%	306 69%	1266 70%	310 65%	265 68%	178 72%	135 65%	525 73%	1491 67%	1493 72%

D5. Would you say you live in a rural area or village, small or middle sized town, or large town or city?

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	8051	3857	4194	1000	2000	2051	2999	1000	2000	2051	1242	1757	1824	3435	2792
Rural area or village	1824	856	968	195	464	472	693	195	464	472	300	394	1824	0	0
	23%	22%	23%	20%	23%	23%	23%	20%	23%	23%	24%	22%	100%	0	0
Small or middle-sized town	3435	1653	1782	427	833	910	1265	427	833	910	538	727	0	3435	0
	43%	43%	42%	43%	42%	44%	42%	43%	42%	44%	43%	41%	0	100%	0
Large town or city	2792	1347	1445	378	704	670	1041	378	704	670	404	637	0	0	2792
	35%	35%	34%	38%	35%	33%	35%	38%	35%	33%	33%	36%	0	0	100%
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

D5. Would you say you live in a rural area or village, small or middle sized town, or large town or city?

	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy
TOTAL	8051	557	3749	3745	718	2865	961	553	525	402	2026	4013	4035
Rural area or village	1824	182	904	738	162	544	273	93	147	126	479	957	866
	23%	33%	24%	20%	23%	19%	28%	17%	28%	31%	24%	24%	21%
Small or middle-sized town	3435	247	1713	1475	294	1232	437	209	239	165	857	1737	1698
	43%	44%	46%	39%	41%	43%	45%	38%	46%	41%	42%	43%	42%
Large town or city	2792	128	1131	1533	261	1089	251	251	140	110	689	1319	1471
	35%	23%	30%	41%	36%	38%	26%	45%	27%	27%	34%	33%	36%
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0

D6. What is the highest level of education you have achieved?

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	8051	3857	4194	1000	2000	2051	2999	1000	2000	2051	1242	1757	1824	3435	2792
Primary education: Primary school / Skills for Life or equivalent	96 1%	47 1%	49 1%	10 1%	18 1%	17 1%	50 2%	10 1%	18 1%	17 1%	15 1%	35 2%	35 2%	36 1%	25 1%
Lower secondary education ( <i>usually ages 11-15</i> ): Secondary school / Skillstart or equivalent	461 6%	222 6%	239 6%	38 4%	63 3%	103 5%	256 9%	38 4%	63 3%	103 5%	87 7%	169 10%	147 8%	211 6%	103 4%
Upper secondary education ( <i>usually ages 16-19</i> ): GCSE / SCE Standard Grades/ General National Vocational Qualification, Apprenticeship/ Scottish National Qualification Higher	2651 33%	1264 33%	1387 33%	344 34%	465 23%	743 36%	1099 37%	344 34%	465 23%	743 36%	493 40%	607 35%	664 36%	1224 36%	762 27%
Post-secondary education ( <i>after secondary school, not including university or equivalent</i> ): HE Access	1098 14%	481 12%	617 15%	169 17%	257 13%	318 15%	355 12%	169 17%	257 13%	318 15%	175 14%	179 10%	240 13%	489 14%	369 13%
University (undergraduate and post-graduate) or equivalent vocational training: Bachelor's Degree / Master's Degree / National Vocational Qualification ( <i>Level 4 or 5</i> )	3426 43%	1627 42%	1799 43%	424 42%	1113 56%	799 39%	1091 36%	424 42%	1113 56%	799 39%	422 34%	668 38%	692 38%	1362 40%	1372 49%
PHD/ advanced research qualification: Doctor of Philosophy	319 4%	215 6%	104 2%	15 2%	84 4%	72 3%	148 5%	15 2%	84 4%	72 3%	49 4%	99 6%	46 3%	113 3%	160 6%
TOTAL 'LOW'	557 7%	269 7%	288 7%	48 5%	82 4%	120 6%	306 10%	48 5%	82 4%	120 6%	102 8%	204 12%	182 10%	247 7%	128 5%

D6. What is the highest level of education you have achieved?

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	8051	3857	4194	1000	2000	2051	2999	1000	2000	2051	1242	1757	1824	3435	2792
TOTAL 'MEDIUM'	3749	1745	2004	513	721	1060	1454	513	721	1060	668	786	904	1713	1131
	47%	45%	48%	51%	36%	52%	48%	51%	36%	52%	54%	45%	50%	50%	41%
TOTAL 'HIGH'	3745	1842	1903	439	1197	870	1239	439	1197	870	471	767	738	1475	1533
	47%	48%	45%	44%	60%	42%	41%	44%	60%	42%	38%	44%	40%	43%	55%
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0



D6. What is the highest level of education you have achieved?

	ACHIEVED EDUCATION				OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION	
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy
TOTAL	8051	557	3749	3745	718	2865	961	553	525	402	2026	4013	4035
Primary education: Primary school / Skills for Life or equivalent	96 1%	96 17%	0 0	0 0	9 1%	12 0	11 1%	4 1%	15 3%	7 2%	39 2%	64 2%	32 1%
Lower secondary education ( <i>usually ages 11-15</i> ): Secondary school / Skillstart or equivalent	461 6%	461 83%	0 0	0 0	28 4%	66 2%	63 7%	9 2%	73 14%	33 8%	188 9%	299 7%	161 4%
Upper secondary education ( <i>usually ages 16-19</i> ): GCSE / SCE Standard Grades/ General National Vocational Qualification, Apprenticeship/ Scottish National Qualification Higher	2651 33%	0 0	2651 71%	0 0	188 26%	634 22%	483 50%	177 32%	237 45%	176 44%	755 37%	1537 38%	1114 28%
Post-secondary education ( <i>after secondary school, not including university or equivalent</i> ): HE Access	1098 14%	0 0	1098 29%	0 0	97 13%	380 13%	171 18%	82 15%	82 16%	58 14%	227 11%	611 15%	485 12%
University (undergraduate and post-graduate) or equivalent vocational training: Bachelor's Degree / Master's Degree / National Vocational Qualification ( <i>Level 4 or 5</i> )	3426 43%	0 0	0 0	3426 91%	350 49%	1617 56%	228 24%	271 49%	114 22%	119 30%	728 36%	1414 35%	2012 50%
PHD/ advanced research qualification: Doctor of Philosophy	319 4%	0 0	0 0	319 9%	46 6%	155 5%	6 1%	9 2%	6 1%	9 2%	89 4%	87 2%	232 6%
TOTAL 'LOW'	557 7%	557 100%	0 0	0 0	37 5%	78 3%	73 8%	13 2%	87 17%	40 10%	227 11%	363 9%	194 5%

D6. What is the highest level of education you have achieved?

	ACHIEVED EDUCATION			OCCUPATION								HOUSEHOLD'S FINANCIAL SITUATION	
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy
TOTAL	8051	557	3749	3745	718	2865	961	553	525	402	2026	4013	4035
TOTAL 'MEDIUM'	3749	0	3749	0	285	1015	654	259	319	234	982	2148	1598
	47%	0	100%	0	40%	35%	68%	47%	61%	58%	48%	54%	40%
TOTAL 'HIGH'	3745	0	0	3745	396	1772	233	280	119	127	817	1501	2243
	47%	0	0	100%	55%	62%	24%	51%	23%	32%	40%	37%	56%
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0

D7. What is your current occupation?

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	8051	3857	4194	1000	2000	2051	2999	1000	2000	2051	1242	1757	1824	3435	2792
Self-employed	718	380	337	68	206	245	198	68	206	245	130	69	162	294	261
	9%	10%	8%	7%	10%	12%	7%	7%	10%	12%	10%	4%	9%	9%	9%
Manager	593	368	225	36	184	240	133	36	184	240	90	43	109	223	261
	7%	10%	5%	4%	9%	12%	4%	4%	9%	12%	7%	2%	6%	6%	9%
Other white collar	2272	1028	1244	190	875	841	366	190	875	841	312	55	436	1009	828
	28%	27%	30%	19%	44%	41%	12%	19%	44%	41%	25%	3%	24%	29%	30%
Blue collar	961	490	471	118	347	356	140	118	347	356	126	14	273	437	251
	12%	13%	11%	12%	17%	17%	5%	12%	17%	17%	10%	1%	15%	13%	9%
Student	553	158	394	462	87	3	1	462	87	3	0	1	93	209	251
	7%	4%	9%	46%	4%	0	0	46%	4%	0	0	0	5%	6%	9%
House-person and other not in employment	525	76	449	34	143	199	149	34	143	199	119	30	147	239	140
	7%	2%	11%	3%	7%	10%	5%	3%	7%	10%	10%	2%	8%	7%	5%
Seeking a job	402	156	246	89	149	118	46	89	149	118	43	3	126	165	110
	5%	4%	6%	9%	7%	6%	2%	9%	7%	6%	3%	0	7%	5%	4%
Retired	2026	1200	826	3	10	50	1964	3	10	50	422	1542	479	857	689
	25%	31%	20%	0	0	2%	65%	0	0	2%	34%	88%	26%	25%	25%
TOTAL 'SELF-EMPLOYED'	718	380	337	68	206	245	198	68	206	245	130	69	162	294	261
	9%	10%	8%	7%	10%	12%	7%	7%	10%	12%	10%	4%	9%	9%	9%

D7. What is your current occupation?

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	8051	3857	4194	1000	2000	2051	2999	1000	2000	2051	1242	1757	1824	3435	2792
TOTAL 'EMPLOYEE'	2865	1396	1469	226	1059	1081	499	226	1059	1081	401	98	544	1232	1089
	36%	36%	35%	23%	53%	53%	17%	23%	53%	53%	32%	6%	30%	36%	39%
TOTAL 'MANUAL WORKER'	961	490	471	118	347	356	140	118	347	356	126	14	273	437	251
	12%	13%	11%	12%	17%	17%	5%	12%	17%	17%	10%	1%	15%	13%	9%
TOTAL 'WITHOUT A PROFESSIONAL ACTIVITY'	3506	1590	1916	588	389	369	2160	588	389	369	584	1576	845	1471	1190
	44%	41%	46%	59%	19%	18%	72%	59%	19%	18%	47%	90%	46%	43%	43%
Don't know	2	0	2	0	0	1	1	0	0	1	1	0	0	1	1
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

D7. What is your current occupation?

	ACHIEVED EDUCATION				OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION	
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy
TOTAL	8051	557	3749	3745	718	2865	961	553	525	402	2026	4013	4035
Self-employed	718	37	285	396	718	0	0	0	0	0	0	364	353
	9%	7%	8%	11%	100%	0	0	0	0	0	0	9%	9%
Manager	593	13	163	416	0	593	0	0	0	0	0	198	394
	7%	2%	4%	11%	0	21%	0	0	0	0	0	5%	10%
Other white collar	2272	65	851	1356	0	2272	0	0	0	0	0	1051	1221
	28%	12%	23%	36%	0	79%	0	0	0	0	0	26%	30%
Blue collar	961	73	654	233	0	0	961	0	0	0	0	569	392
	12%	13%	17%	6%	0	0	100%	0	0	0	0	14%	10%
Student	553	13	259	280	0	0	0	553	0	0	0	282	270
	7%	2%	7%	7%	0	0	0	100%	0	0	0	7%	7%
House-person and other not in employment	525	87	319	119	0	0	0	0	525	0	0	354	171
	7%	16%	9%	3%	0	0	0	0	100%	0	0	9%	4%
Seeking a job	402	40	234	127	0	0	0	0	0	402	0	308	93
	5%	7%	6%	3%	0	0	0	0	0	100%	0	8%	2%
Retired	2026	227	982	817	0	0	0	0	0	0	2026	885	1141
	25%	41%	26%	22%	0	0	0	0	0	0	100%	22%	28%
TOTAL 'SELF-EMPLOYED'	718	37	285	396	718	0	0	0	0	0	0	364	353
	9%	7%	8%	11%	100%	0	0	0	0	0	0	9%	9%

D7. What is your current occupation?

	ACHIEVED EDUCATION				OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION	
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy
TOTAL	8051	557	3749	3745	718	2865	961	553	525	402	2026	4013	4035
TOTAL 'EMPLOYEE'	2865	78	1015	1772	0	2865	0	0	0	0	0	1249	1614
	36%	14%	27%	47%	0	100%	0	0	0	0	0	31%	40%
TOTAL 'MANUAL WORKER'	961	73	654	233	0	0	961	0	0	0	0	569	392
	12%	13%	17%	6%	0	0	100%	0	0	0	0	14%	10%
TOTAL 'WITHOUT A PROFESSIONAL ACTIVITY'	3506	368	1794	1343	0	0	0	553	525	402	2026	1830	1676
	44%	66%	48%	36%	0	0	0	100%	100%	100%	100%	46%	42%
Don't know	2	0	1	1	0	0	0	0	0	0	0	2	0
	0	0	0	0	0	0	0	0	0	0	0	0	0

D8. Thinking about your household's financial situation would you say that making ends meet every month is...?

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	8051	3857	4194	1000	2000	2051	2999	1000	2000	2051	1242	1757	1824	3435	2792
Very difficult	591	237	354	62	127	183	219	62	127	183	102	117	161	248	182
	7%	6%	8%	6%	6%	9%	7%	6%	6%	9%	8%	7%	9%	7%	7%
Fairly difficult	3422	1522	1899	440	877	972	1132	440	877	972	510	622	796	1489	1137
	42%	39%	45%	44%	44%	47%	38%	44%	44%	47%	41%	35%	44%	43%	41%
Fairly easy	3443	1728	1715	442	869	760	1372	442	869	760	537	835	724	1483	1236
	43%	45%	41%	44%	43%	37%	46%	44%	43%	37%	43%	47%	40%	43%	44%
Very easy	593	369	224	56	127	134	275	56	127	134	92	184	142	215	235
	7%	10%	5%	6%	6%	7%	9%	6%	6%	7%	7%	10%	8%	6%	8%
Don't know	3	1	2	0	0	3	0	0	0	3	0	0	1	0	2
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL 'DIFFICULT'	4013	1759	2254	502	1004	1155	1352	502	1004	1155	613	739	957	1737	1319
	50%	46%	54%	50%	50%	56%	45%	50%	50%	56%	49%	42%	52%	51%	47%
TOTAL 'EASY'	4035	2097	1939	498	996	894	1647	498	996	894	629	1018	866	1698	1471
	50%	54%	46%	50%	50%	44%	55%	50%	50%	44%	51%	58%	47%	49%	53%

D8. Thinking about your household's financial situation would you say that making ends meet every month is...?

	ACHIEVED EDUCATION				OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION	
	Total	Low	Medium	High	Self-employed	Employee	Manual Worker	Student	House-person and other not in employment	Seeking a job	Retired	Difficult	Easy
TOTAL	8051	557	3749	3745	718	2865	961	553	525	402	2026	4013	4035
Very difficult	591 7%	93 17%	328 9%	171 5%	48 7%	124 4%	87 9%	31 6%	70 13%	97 24%	134 7%	591 15%	0 0
Fairly difficult	3422 42%	271 49%	1821 49%	1330 36%	316 44%	1125 39%	482 50%	251 45%	284 54%	211 53%	751 37%	3422 85%	0 0
Fairly easy	3443 43%	161 29%	1410 38%	1872 50%	279 39%	1391 49%	356 37%	239 43%	156 30%	81 20%	940 46%	0 0	3443 85%
Very easy	593 7%	33 6%	189 5%	371 10%	74 10%	223 8%	36 4%	31 6%	16 3%	12 3%	201 10%	0 0	593 15%
Don't know	3 0	0 0	2 0	1 0	1 0	2 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
TOTAL 'DIFFICULT'	4013 50%	363 65%	2148 57%	1501 40%	364 51%	1249 44%	569 59%	282 51%	354 67%	308 77%	885 44%	4013 100%	0 0
TOTAL 'EASY'	4035 50%	194 35%	1598 43%	2243 60%	353 49%	1614 56%	392 41%	270 49%	171 33%	93 23%	1141 56%	0 0	4035 100%



Annex IV.b. Data tables for main face-to-face consumer survey

B1. Country

	Total	UK	France	Italy	Poland
TOTAL	8042	1996	2059	2000	1987
UK	1996 25%	100%	0	0	0
France	2059 26%	0	100%	0	0
Italy	2000 25%	0	0	100%	0
Poland	1987 25%	0	0	0	100%

D1. Gender

	Total	UK	France	Italy	Poland
TOTAL	8042	1996	2059	2000	1987
Male	3852 48%	974 49%	980 48%	954 48%	944 47%
Female	4190 52%	1022 51%	1079 52%	1046 52%	1043 53%

D2\_2. How old are you?

	Total	UK	France	Italy	Poland
TOTAL	8042	1996	2059	2000	1987
18-24	998 12%	315 16%	231 11%	172 9%	280 14%
25-39	1998 25%	483 24%	509 25%	470 24%	536 27%
40-54	2050 25%	513 26%	546 27%	554 28%	437 22%
55-64	1241 15%	281 14%	329 16%	302 15%	328 17%
65 or more	1755 22%	403 20%	445 22%	502 25%	405 20%
Average	47,5	46,4	48,6	48,6	46,2

D3\_UK. What region do you live in?

	Total	UK	France	Italy	Poland
TOTAL	1996	1996	0	0	0
UK					
North East	86 4%	86 4%	0 0	0 0	0 0
North West	229 11%	229 11%	0 0	0 0	0 0
Yorkshire / Humber	176 9%	176 9%	0 0	0 0	0 0
East Midlands	151 8%	151 8%	0 0	0 0	0 0
West Midlands	179 9%	179 9%	0 0	0 0	0 0
East of England	192 10%	192 10%	0 0	0 0	0 0
London	252 13%	252 13%	0 0	0 0	0 0
South East	279 14%	279 14%	0 0	0 0	0 0
South West	178 9%	178 9%	0 0	0 0	0 0
Wales	100 5%	100 5%	0 0	0 0	0 0
Scotland	173 9%	173 9%	0 0	0 0	0 0
Refusal	0 0	0 0	0 0	0 0	0 0

D3\_FR. What region do you live in?

	Total	UK	France	Italy	Poland
TOTAL	2059	0	2059	0	0
FRANCE					
Ile de France	353 17%	0	353 17%	0	0
Champagne Ardenne	45 2%	0	45 2%	0	0
Picardie	64 3%	0	64 3%	0	0
Haute Normandie	62 3%	0	62 3%	0	0
Centre	87 4%	0	87 4%	0	0
Nord Pas de Calais	51 2%	0	51 2%	0	0
Lorraine	56 3%	0	56 3%	0	0
Alsace	135 7%	0	135 7%	0	0
Franche Comté	78 4%	0	78 4%	0	0
Basse Normandie	62 3%	0	62 3%	0	0
Pays de la Loire	38 2%	0	38 2%	0	0
Bretagne	120 6%	0	120 6%	0	0
Limousin	109 5%	0	109 5%	0	0

**CONSUMER DETRIMENT**  
Multi-country tables

Fieldwork dates: 15/02/2016 - 17/03/2016

1086

5

D3\_FR. What region do you live in?

	Total	UK	France	Italy	Poland
TOTAL	2059	0	2059	0	0
Auvergne	62 3%	0	62 3%	0	0
Poitou Charentes	110 5%	0	110 5%	0	0
Aquitaine	98 5%	0	98 5%	0	0
Midi-Pyrénées	26 1%	0	26 1%	0	0
Bourgogne	202 10%	0	202 10%	0	0
Rhône-Alpes	47 2%	0	47 2%	0	0
Languedoc Roussillon	88 4%	0	88 4%	0	0
Provence Cote d'Azur	166 8%	0	166 8%	0	0
Refuse	0 0	0	0	0	0

D3\_IT. What region do you live in?

	Total	UK	France	Italy	Poland
TOTAL	2000	0	0	2000	0
ITALY					
Liguria	55 3%	0 0	0 0	55 3%	0 0
Lombardia	325 16%	0 0	0 0	325 16%	0 0
Piemonte/Valle d'Aosta	154 8%	0 0	0 0	154 8%	0 0
Emilia Romagna	147 7%	0 0	0 0	147 7%	0 0
Friuli Venezia Giulia	42 2%	0 0	0 0	42 2%	0 0
Trentino Alto Adige	33 2%	0 0	0 0	33 2%	0 0
Veneto	163 8%	0 0	0 0	163 8%	0 0
Lazio	189 9%	0 0	0 0	189 9%	0 0
Marche	52 3%	0 0	0 0	52 3%	0 0
Toscana	126 6%	0 0	0 0	126 6%	0 0
Umbria	30 2%	0 0	0 0	30 2%	0 0
Abruzzo/Molise	56 3%	0 0	0 0	56 3%	0 0
Calabria	66 3%	0 0	0 0	66 3%	0 0



D3\_IT. What region do you live in?

	Total	UK	France	Italy	Poland
TOTAL	2000	0	0	2000	0
Campania	187 9%	0	0	187 9%	0
Puglia/Basilicata	154 8%	0	0	154 8%	0
Sardegna	57 3%	0	0	57 3%	0
Sicilia	165 8%	0	0	165 8%	0
Refuse	0 0	0	0	0 0	0

D3\_PL. What region do you live in?

	Total	UK	France	Italy	Poland
TOTAL	1987	0	0	0	1987
POLAND					
Dolnośląskie	152 8%	0 0	0 0	0 0	152 8%
Kujawsko-pomorskie	107 5%	0 0	0 0	0 0	107 5%
Lubelskie	112 6%	0 0	0 0	0 0	112 6%
Lubuskie	52 3%	0 0	0 0	0 0	52 3%
Łódzkie	134 7%	0 0	0 0	0 0	134 7%
Małopolskie	170 9%	0 0	0 0	0 0	170 9%
Mazowieckie	272 14%	0 0	0 0	0 0	272 14%
Opolskie	55 3%	0 0	0 0	0 0	55 3%
Podkarpackie	108 5%	0 0	0 0	0 0	108 5%
Podlaskie	62 3%	0 0	0 0	0 0	62 3%
Pomorskie	114 6%	0 0	0 0	0 0	114 6%
Śląskie	245 12%	0 0	0 0	0 0	245 12%
Świętokrzyskie	66 3%	0 0	0 0	0 0	66 3%

**CONSUMER DETRIMENT**  
Multi-country tables

Fieldwork dates: 15/02/2016 - 17/03/2016

1090

9

D3\_PL. What region do you live in?

	Total	UK	France	Italy	Poland
TOTAL	1987	0	0	0	1987
Warmińsko-mazurskie	73 4%	0	0	0	73 4%
Wielkopolskie	176 9%	0	0	0	176 9%
Zachodniopomorskie	88 4%	0	0	0	88 4%
Refuse	0 0	0	0	0	0 0

DS1. Does looking at the list below remind you of any problems experienced in the last 12 months for which you feel you had a legitimate cause for complaint?

- Faulty goods or services
- Late or no delivery
- Billing issues
- Poor customer service
- Misleading information or advertising
- Guarantee or warranty not honoured
- No or inadequate compensation offered when something went wrong
- Problems cancelling a contract

	Total	UK	France	Italy	Poland
TOTAL	8042	1996	2059	2000	1987
Yes	2396	512	668	1021	195
	30%	26%	32%	51%	10%
No	5487	1467	1379	866	1775
	68%	74%	67%	43%	89%
Don't know	159	17	12	113	18
	2%	1%	1%	6%	1%

DS2a. To help remind you about any problems you may have experienced, the list below outlines different types of goods or services. Please indicate all goods or services you have experienced a problem with in the last 12 months, either with the goods or services or the seller/provider. It doesn't matter whether or not you complained about the problem, but it must be something for which you had a legitimate cause for complaint.

FILTER: ASK DS2A IF 'NO' OR 'DK', CODE 2 OR 3, IN DS1

	Total	UK	France	Italy	Poland
TOTAL	5646	1484	1391	979	1792
Mobile telephone services	164 3%	35 2%	70 5%	40 4%	18 1%
Electricity services	43 1%	9 1%	9 1%	16 2%	8 0
Loans or credit	17 0	1 0	4 0	6 1%	6 0
Credit cards	37 1%	1 0	14 1%	11 1%	12 1%
Large household appliances	47 1%	4 0	17 1%	17 2%	9 1%
Train services	63 1%	19 1%	21 2%	17 2%	6 0
Clothing, footwear and bags	51 1%	5 0	8 1%	22 2%	16 1%
Other goods or services	123 2%	20 1%	35 3%	59 6%	9 1%
Did not have any problem	4979 88%	1291 87%	1236 89%	779 80%	1673 93%
AT LEAST ONE RELEVANT MARKET	282 5%	44 3%	102 7%	87 9%	49 3%
Don't know	209 4%	106 7%	10 1%	35 4%	57 3%

DS2b. Please look through the list below and indicate all goods or services you have experienced a problem with in the last 12 months, either with the goods or services or the seller/provider, for which you consider you had a legitimate cause for complaint.

FILTER: ASK DS2B IF 'YES', CODE 1, IN DS1

	Total	UK	France	Italy	Poland
TOTAL	2396	512	668	1021	195
Mobile telephone services	593 25%	101 20%	156 23%	294 29%	42 22%
Electricity services	245 10%	57 11%	23 3%	159 16%	7 4%
Loans or credit	97 4%	12 2%	28 4%	53 5%	4 2%
Credit cards	133 6%	11 2%	28 4%	91 9%	4 2%
Large household appliances	271 11%	51 10%	43 6%	167 16%	9 4%
Train services	259 11%	41 8%	54 8%	163 16%	0 0
Clothing, footwear and bags	407 17%	42 8%	65 10%	246 24%	53 27%
Other goods or services	1035 43%	251 49%	391 59%	336 33%	57 29%
Did not have any problem	143 6%	48 9%	53 8%	11 1%	30 16%
AT LEAST ONE RELEVANT MARKET	1200 50%	180 35%	254 38%	663 65%	103 53%
Don't know	14 1%	8 2%	1 0	1 0	4 2%

DS3. With which of the goods or services listed below did you experience the most serious problem (i.e. that caused you the most trouble or cost)?

FILTER: THOSE WHO SELECTED ONLY ONE MARKET IN DS2 GO DIRECTLY TO THE CORRESPONDING MARKET MODULE.

THOSE WHO HAVE SELECTED SEVERAL MARKETS IN DS2 GO TO DS3 BELOW.

	Total	UK	France	Italy	Poland
TOTAL	57	5	22	16	15
Mobile telephone services	13 22%	1 22%	7 31%	2 13%	3 21%
Electricity services	9 15%	0 0	5 23%	3 19%	1 6%
Loans or credit	2 3%	0 0	1 2%	1 6%	0 0
Credit cards	4 6%	0 0	2 9%	0 0	2 12%
Large household appliances	11 19%	1 23%	4 16%	5 31%	1 8%
Train services	12 22%	2 55%	4 17%	3 19%	3 21%
Clothing, footwear and bags	5 8%	0 0	0 0	2 13%	3 18%
Don't know	2 4%	0 0	0 2%	0 0	2 14%

DS2T. Incidence of problems per market

	Total	UK	France	Italy	Poland
TOTAL	8042	1996	2059	2000	1987
Total 'Incidence of problems with Mobile telephone services'	756 9%	136 7%	226 11%	333 17%	61 3%
Total 'Incidence of problems with Electricity services'	288 4%	67 3%	31 2%	175 9%	15 1%
Total 'Incidence of problems with Loans, credits and Credit cards'	271 3%	23 1%	69 3%	156 8%	23 1%
Total 'Incidence of problems with Large household appliances'	318 4%	55 3%	60 3%	184 9%	18 1%
Total 'Incidence of problems with Train services'	322 4%	60 3%	76 4%	180 9%	6 0
Total 'Incidence of problems with Clothing, footwear and bags'	457 6%	47 2%	73 4%	268 13%	70 4%
Not Stated	6229 77%	1678 84%	1654 80%	1071 54%	1826 92%



QA1. You indicated you experienced a problem with mobile telephone services over the last 12 months.

What type of mobile telephone service did you have when you experienced the problem?

FILTER: ASK QA1 TO QA18 IF "MOBILE TELEPHONE SERVICES", CODE 1, IS THE ONLY CHOICE IN DS2A OR DS2B; OR "MOBILE TELEPHONE SERVICES", CODE 1, IN DS3; OR "MOBILE TELEPHONE SERVICES", CODE 1, IN QA18 OR QB18 OR QC18 OR QD18 OR QE18 OR QF18

	Total	UK	France	Italy	Poland
TOTAL	598	114	187	241	56
Mobile telephone subscription including mobile Internet	325 54%	84 74%	120 64%	98 40%	23 40%
Mobile telephone subscription without mobile Internet	62 10%	7 6%	30 16%	6 2%	19 34%
Prepaid SIM card or recharge card	145 24%	6 6%	8 4%	125 52%	6 12%
Other	65 11%	17 15%	29 16%	13 5%	6 11%
Don't know	2 0	0 0	0 0	0 0	2 3%

QA3A. How much did/do you pay for this mobile telephone service (NOT including any over-/extra charges, if applicable)?

If you are not sure, please give an estimate.

Please indicate the amount paid on average in [NATIONAL CURRENCY] per month:

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	598	114	187	241	56
EUR 0 - EUR 14	149 25%	19 16%	29 15%	73 30%	29 52%
EUR 15 - EUR 24	142 24%	12 10%	34 18%	81 33%	16 28%
EUR 25 - EUR 39	122 20%	36 31%	33 18%	50 21%	4 7%
EUR 40 - EUR 59	79 13%	24 21%	40 21%	15 6%	0 0
EUR 60 or more	45 8%	16 14%	22 12%	7 3%	0 0
I didn't/don't pay for this service	42 7%	3 3%	23 12%	14 6%	2 3%
Don't Know	18 3%	4 3%	7 4%	2 1%	6 10%
Average	29,9	43,2	37,4	21,8	13,7

QA4. How did you sign up to this mobile telephone service?

	Total	UK	France	Italy	Poland
TOTAL	598	114	187	241	56
In person, at a shop or other sales point	399 67%	69 60%	95 51%	199 83%	37 66%
Over the Internet, directly from the provider	60 10%	19 17%	33 18%	7 3%	2 3%
Over the Internet, through an intermediary (e.g. comparison website)	6 1%	3 3%	3 2%	0 0	0 0
By mail order, delivery and postal services	6 1%	0 0	0 0	0 0	6 11%
By telephone	102 17%	17 15%	45 24%	32 13%	7 13%
Other	16 3%	3 3%	9 5%	2 1%	2 3%
TOTAL 'OVER THE INTERNET'	67 11%	22 19%	36 19%	7 3%	2 3%
TOTAL 'OTHER SALES CHANNELS'	523 87%	89 78%	149 80%	233 97%	52 92%
Don't remember	9 1%	4 3%	1 1%	1 0	3 5%

QA6. Which of the items below describe the problem with the mobile telephone service or with the provider you obtained it from?  
Mark all that apply.

	Total	UK	France	Italy	Poland
<b>TOTAL</b>	598	114	187	241	56
<b>QUALITY AND PROVISION OF SERVICE</b>					
Mobile telephone connection of unsatisfactory quality ( <i>e.g. signal, coverage, etc.</i> )	213 36%	33 29%	82 44%	80 33%	18 32%
Phone provided with contract faulty or not as described	39 7%	9 7%	6 3%	24 10%	1 1%
Mobile telephone service provided late	27 4%	2 2%	11 6%	11 5%	2 3%
Poor customer service or after-sales service	123 21%	24 21%	53 29%	39 16%	6 11%
<b>TARIFFS</b>					
Unclear or complex tariffs	106 18%	6 5%	29 16%	62 26%	10 17%
<b>BILLING AND PAYMENTS</b>					
Bill incorrect ( <i>e.g. I was overcharged, wrong tariff applied or credit not reimbursed</i> )	111 19%	29 25%	31 17%	41 17%	10 18%
Bill not received/not accessible	17 3%	4 4%	9 5%	3 1%	1 2%
Disproportionate fees ( <i>e.g. for late payment</i> )	33 6%	4 4%	17 9%	6 2%	7 12%
<b>MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES</b>					
Misleading or incorrect indication of price ( <i>e.g. hidden charges</i> )	45 7%	7 6%	16 9%	17 7%	4 8%
Advertising was misleading	35 6%	2 2%	13 7%	15 6%	5 9%
Received false advice when signing the contract	26 4%	4 4%	9 5%	9 4%	4 7%

QA6. Which of the items below describe the problem with the mobile telephone service or with the provider you obtained it from?  
Mark all that apply.

	Total	UK	France	Italy	Poland
TOTAL	598	114	187	241	56
Was put under pressure when signing up to the mobile telephone service or in case of late payment	7 1%	4 4%	2 1%	0 0	0 0
Was provided ( <i>other</i> ) services I didn't request	80 13%	2 2%	13 7%	63 26%	3 5%
CONTRACTUAL ISSUES					
Missing or incomplete information in the contract ( <i>e.g. duration, conditions for termination, identity of the provider, etc.</i> )	30 5%	7 6%	15 8%	5 2%	3 6%
Problems terminating my contract or switching tariff	55 9%	8 7%	20 11%	24 10%	4 7%
Contractual terms unfair or changed by service provider without my consent ( <i>e.g. increase in price</i> )	18 3%	4 4%	11 6%	3 1%	0 0
Could not cancel the contract within the cooling-off period	16 3%	3 3%	9 5%	3 1%	1 2%
Contract was renewed without prior notice	7 1%	0 0	3 2%	2 1%	1 2%
SWITCHING PROVIDER					
Problems switching to another provider	27 4%	2 2%	6 3%	18 7%	1 2%
Other problem	74 12%	17 15%	39 21%	14 6%	4 6%
Don't know	4 1%	3 2%	1 0	0 0	1 2%
TOTAL 'QUALITY AND PROVISION OF SERVICE'	329 55%	56 49%	121 65%	127 52%	26 46%

QA6. Which of the items below describe the problem with the mobile telephone service or with the provider you obtained it from?  
Mark all that apply.

	Total	UK	France	Italy	Poland
TOTAL	598	114	187	241	56
TOTAL 'TARIFFS'	106 18%	6 5%	29 16%	62 26%	10 17%
TOTAL 'BILLING AND PAYMENTS'	152 25%	35 31%	50 27%	49 20%	18 32%
TOTAL 'MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES'	157 26%	13 11%	40 21%	93 38%	11 20%
TOTAL 'CONTRACTUAL ISSUES'	93 16%	15 13%	38 20%	32 13%	8 15%
TOTAL 'SWITCHING PROVIDER'	27 4%	2 2%	6 3%	18 7%	1 2%

QA7A2: How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the provider):  
 Mark 0 if you did not pay any over-/extra charges or hidden fees.  
 If you are not sure, please give an estimate.

'The average is calculated based on all respondents who incurred over-/extra charges or hidden fees'

FILTER: ASK QA7A IF QA6 = 5 OR 7 OR 8 OR 18

	Total	UK	France	Italy	Poland
TOTAL	232	52	84	73	23
EUR 0	59 25%	12 24%	30 35%	11 15%	6 25%
EUR 1 - EUR 14	47 20%	5 10%	11 13%	24 33%	7 29%
EUR 15 - EUR 24	24 10%	2 4%	7 9%	14 19%	1 4%
EUR 25 - EUR 74	33 14%	16 30%	10 12%	4 5%	3 13%
More than EUR 75	36 16%	12 22%	20 24%	5 6%	0 0
Don't Know	32 14%	5 10%	5 6%	15 21%	7 29%
Average	63,3	85,8	87,5	31,1	19,2

QA7A1. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the provider)?

Mark 0 if you did not pay any over-/extra charges or hidden fees.

If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QA7A IF QA6 = 5 OR 7 OR 8 OR 18

	Total	UK	France	Italy	Poland
TOTAL	598	114	187	241	56
EUR 0	425 71%	75 65%	132 71%	180 74%	39 69%
EUR 1 - EUR 14	47 8%	5 5%	11 6%	24 10%	7 12%
EUR 15 - EUR 24	24 4%	2 2%	7 4%	14 6%	1 2%
EUR 25 - EUR 74	33 6%	16 14%	10 6%	4 2%	3 5%
More than EUR 75	36 6%	12 10%	20 11%	5 2%	0 0
Don't Know	32 5%	5 5%	5 3%	15 6%	7 12%
Average	15,7	27,1	23,6	6,4	4,1



QA8. During the period the problem lasted to what extent could you use the mobile telephone service as intended?

FILTER: ASK QA8 IF QA6 = 1 OR 4 OR 9 OR 10 OR 18

	Total	UK	France	Italy	Poland
TOTAL	393	61	143	156	33
Not at all	87 22%	27 44%	43 30%	12 8%	5 17%
Partly, with major difficulty	121 31%	13 22%	32 23%	64 41%	12 36%
Partly, with minor difficulty	94 24%	13 21%	24 16%	51 33%	6 19%
Fully	88 22%	9 14%	42 29%	29 19%	8 25%
TOTAL 'PARTLY'	215 55%	26 42%	56 39%	115 74%	18 55%
Don't know	4 1%	0 0	3 2%	0 0	1 3%

QA9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	598	114	187	241	56
Cancelled the mobile telephone service within the cooling-off period (14 days from when I signed up online)	6 1%	1 1%	3 2%	2 1%	0 0
Terminated the mobile telephone service contract	111 19%	15 13%	39 21%	49 20%	9 15%
Signed up to an alternative provider	131 22%	11 10%	36 19%	80 33%	5 8%
Made a complaint to the provider	294 49%	69 60%	71 38%	125 52%	30 53%
Withheld payment for the mobile telephone service	51 9%	2 2%	16 8%	33 14%	1 2%
Ask the provider for replacement or refund of the money I paid	99 16%	20 18%	29 15%	42 17%	8 14%
Asked the provider for compensation for damages or losses	58 10%	10 9%	30 16%	17 7%	1 2%
Made a complaint to a government body or consumer organisation	14 2%	3 3%	5 2%	4 2%	2 3%
Took the provider to an out-of-court dispute settlement/alternative dispute resolution body (ADR)	8 1%	1 1%	6 3%	1 0	0 0
Took the provider to court	0 0	0 0	0 0	0 0	0 0
Other action	39 6%	5 4%	25 13%	6 2%	3 6%
Have not taken any action	72 12%	11 10%	34 18%	20 8%	6 11%

QA9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	598	114	187	241	56
TOTAL 'TOOK THE PROVIDER TO COURT OR TO AN OUT-OF-COURT DISPUTE RESOLUTION BODY'	19 3%	3 3%	10 5%	4 2%	2
	8 1%	1 1%	6 3%	1 0	0
TOTAL 'AT LEAST ONE ACTION'	526 88%	103 90%	152 82%	221 92%	49 88%
Don't know	1 0	0 0	0 0	0 0	1 2%

QA9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QA9BIS IF 'HAS NOT TAKEN ANY ACTION', QA9 = 12

	Total	UK	France	Italy	Poland
TOTAL	72	11	34	20	6
I was unlikely to get a satisfactory solution to the problem I encountered	17 24%	2 19%	10 29%	4 20%	1 16%
The sums involved were too small	9 12%	1 7%	2 5%	5 25%	1 15%
I did not know how or where to complain	6 9%	3 23%	2 5%	2 10%	0 0
I was not sure of my rights as a consumer	4 6%	1 9%	0 0	3 15%	0 0
I thought it would take too long	9 12%	3 29%	3 10%	2 10%	0 0
I tried to complain about other problems in the past but was not successful	2 3%	1 9%	0 0	1 5%	0 0
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	0 0	0 0	0 0	0 0	0 0
The complaints procedure was too complicated	7 9%	0 0	4 11%	3 15%	0 0
Provider fixed problem on its own initiative	10 14%	1 9%	3 9%	3 15%	3 48%
I have not had the time yet	11 16%	1 9%	6 18%	3 15%	1 21%
Other	15 21%	1 7%	12 36%	2 10%	0 0
Don't know	2 3%	1 9%	1 3%	0 0	0 0

Q410. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the provider, going to an alternative dispute resolution body or to court, replacing the mobile telephone service etc.?

Average time loss of respondents who incurred time loss.

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	598	114	187	241	56
Less than 1 hour	85 14%	21 18%	34 18%	18 7%	12 22%
1 to 2 hours	136 23%	32 28%	40 21%	50 21%	13 23%
3 to 4 hours	106 18%	16 14%	38 20%	42 18%	10 17%
5 to 10 hours	78 13%	11 10%	26 14%	37 15%	4 7%
11 to 20 hours	27 4%	5 4%	7 4%	15 6%	0 0
More than 20 hours	102 17%	23 20%	26 14%	44 18%	9 15%
No time lost	19 3%	4 4%	10 5%	3 1%	2 3%
Don't remember	46 8%	2 2%	5 3%	32 13%	7 12%
Average	6,8	6,8	6	7,8	5,5
TOTAL 'AT LEAST SOME TIME LOST'	534 89%	108 95%	172 92%	206 86%	47 85%

QA11. To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

	Total	UK	France	Italy	Poland
TOTAL	598	114	187	241	56
Not at all only a little	81 14%	28 25%	40 21%	6 2%	7 12%
Moderately	170 28%	40 35%	60 32%	52 21%	19 33%
Quite a lot	212 35%	23 20%	59 32%	110 46%	20 35%
Extremely	132 22%	23 20%	27 15%	74 31%	8 14%
Don't know	3 1%	0 0	0 0	0 0	3 6%
TOTAL 'A LITTLE / MODERATELY'	251 42%	68 60%	100 53%	57 24%	25 45%
TOTAL 'QUITE A LOT / EXTREMELY'	344 58%	46 40%	87 47%	184 76%	28 49%

QA12A12. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the provider?

Please provide an estimate for the following possible cost items.

Costs of replacement mobile telephone service at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs of replacement mobile telephone service'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	598	114	187	241	56
EUR 0	261 44%	75 65%	113 61%	60 25%	14 24%
EUR 1 - EUR 19	40 7%	1 1%	3 2%	29 12%	7 12%
EUR 20 - EUR 49	32 5%	0 0	13 7%	15 6%	4 7%
EUR 50 - EUR 149	25 4%	8 7%	7 4%	7 3%	4 7%
More than EUR 150	9 1%	4 3%	3 2%	2 1%	0 0
Not relevant	174 29%	25 22%	29 16%	100 42%	18 33%
Don't remember	57 10%	2 2%	18 10%	28 12%	9 17%
Average	83,2	142,7	191,8	30,8	29,8

QA12A22. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the provider?  
Please provide an estimate for the following possible cost items.  
Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs related to court proceedings'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	598	114	187	241	56
EUR 0	331 55%	87 76%	139 75%	89 37%	16 28%
EUR 1 - EUR 19	3 0	0 0	0 0	0 0	3 5%
EUR 20 - EUR 49	1 0	0 0	0 0	0 0	1 2%
Not relevant	214 36%	25 22%	29 16%	134 56%	25 45%
Don't remember	49 8%	2 2%	18 10%	18 7%	11 20%
Average	14,3	0	0	0	14,3



QA12A32. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the provider?  
Please provide an estimate for the following possible cost items.  
Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred other extra costs'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	598	114	187	241	56
EUR 0	234 39%	70 61%	104 55%	47 19%	14 25%
EUR 1 - EUR 19	72 12%	6 5%	20 11%	38 16%	7 12%
EUR 20 - EUR 49	21 4%	8 7%	4 2%	8 3%	2 3%
EUR 50 - EUR 149	12 2%	1 1%	9 5%	2 1%	0 0
More than EUR 150	5 1%	2 2%	3 1%	0 0	0 0
Not relevant	198 33%	25 22%	29 16%	120 50%	24 43%
Don't remember	56 9%	2 2%	18 10%	27 11%	9 17%
Average	31,4	51,8	50,7	13,7	10

QA12AT2. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who incurred costs trying to sort out the problem'

INDICATE TOTAL AMOUNT

	Total	UK	France	Italy	Poland
TOTAL	598	114	187	241	56
EUR 0	221 37%	61 54%	85 51%	61 27%	13 27%
EUR 1 - EUR 19	89 15%	8 7%	21 12%	50 22%	10 20%
EUR 20 - EUR 49	49 8%	4 4%	15 9%	24 11%	5 11%
EUR 50 - EUR 149	33 6%	8 7%	13 8%	8 3%	5 10%
More than EUR 150	14 2%	6 6%	6 3%	2 1%	0 0%
Not relevant	154 26%	25 23%	29 18%	83 36%	16 33%
Don't remember	40 7%	2 2%	18 10%	12 5%	8 14%
Average	66,9	100,7	126,1	27,2	29,3

QA12A11. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the provider?

Please provide an estimate for the following possible cost items.

Costs of replacement mobile telephone service at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	598	114	187	241	56
EUR 0	435 73%	100 87%	143 76%	160 66%	32 57%
EUR 1 - EUR 19	40 7%	1 1%	3 2%	29 12%	7 12%
EUR 20 - EUR 49	32 5%	0 0	13 7%	15 6%	4 7%
EUR 50 - EUR 149	25 4%	8 7%	7 4%	7 3%	4 7%
More than EUR 150	9 1%	4 3%	3 2%	2 1%	0 0
Not relevant	0 0	0 0	0 0	0 0	0 0
Don't remember	57 10%	2 2%	18 10%	28 12%	9 17%
Average	16,3	15,7	29,7	7,7	9,3

QA12A21. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the provider?  
Please provide an estimate for the following possible cost items.  
Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	598	114	187	241	56
EUR 0	545 91%	112 98%	169 90%	223 93%	41 73%
EUR 1 - EUR 19	3 0	0 0	0 0	0 0	3 5%
EUR 20 - EUR 49	1 0	0 0	0 0	0 0	1 2%
Not relevant	0 0	0 0	0 0	0 0	0 0
Don't remember	49 8%	2 2%	18 10%	18 7%	11 20%
Average	0,1	0	0	0	1,2

QA12A31. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the provider?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	598	114	187	241	56
EUR 0	432 72%	95 83%	133 71%	166 69%	38 67%
EUR 1 - EUR 19	72 12%	6 5%	20 11%	38 16%	7 12%
EUR 20 - EUR 49	21 4%	8 7%	4 2%	8 3%	2 3%
EUR 50 - EUR 149	12 2%	1 1%	9 5%	2 1%	0 0
More than EUR 150	5 1%	2 2%	3 1%	0 0	0 0
Not relevant	0 0	0 0	0 0	0 0	0 0
Don't remember	56 9%	2 2%	18 10%	27 11%	9 17%
Average	6,4	7,8	10,8	3,1	1,9

QA12AT1. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

INDICATE TOTAL AMOUNT

	Total	UK	France	Italy	Poland
TOTAL	598	114	187	241	56
EUR 0	392 65%	86 77%	115 68%	145 63%	29 59%
EUR 1 - EUR 19	61 10%	8 7%	21 12%	50 22%	10 20%
EUR 20 - EUR 49	37 6%	4 4%	15 9%	24 11%	5 11%
EUR 50 - EUR 149	27 5%	8 7%	13 8%	8 3%	5 10%
More than EUR 150	12 2%	6 6%	6 3%	2 1%	0 0%
Not relevant	0 0	0 0	0 0	0 0	0 0
Don't remember	40 7%	2 2%	18 10%	12 5%	8 14%
Average	22,1	23,5	40,4	10	11,9

QA13. You indicated a price of [INSERT AMOUNT PAID FROM QA3] per month for the mobile telephone service.

What is the most you would now pay per month for this mobile telephone service taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress?

FILTER: ASK QA13 IF [AMOUNT FROM QA3A]=TRUE OR IF QA3A=9999999

	Total	UK	France	Italy	Poland
TOTAL	556	111	164	227	54
Would pay the same price again	168 30%	49 45%	64 39%	41 18%	14 26%
Would pay three quarters of the price	90 16%	21 19%	29 17%	36 16%	3 6%
Would pay half the price	82 15%	10 9%	26 16%	34 15%	12 22%
Would pay one quarter of the price	15 3%	4 3%	4 2%	6 3%	1 2%
Wouldn't sign up for it again	170 31%	21 19%	37 23%	94 41%	18 33%
Don't know	31 6%	6 5%	4 3%	15 7%	6 10%

QA14. Which of these, if any, has the provider done so far in response to the problem?

Mark all that apply.

FILTER: ASK QA14 IF QA9 = CODES 1 TO 11

	Total	UK	France	Italy	Poland
TOTAL	526	103	152	221	49
Acknowledged problem	151 29%	40 39%	54 35%	40 18%	17 34%
Investigating problem	111 21%	25 24%	13 9%	60 27%	12 24%
Gave a satisfactory explanation	68 13%	23 22%	18 12%	15 7%	12 24%
Gave an unsatisfactory explanation	135 26%	14 13%	23 15%	90 41%	7 15%
Fixed/repaired the mobile telephone service	86 16%	14 13%	20 13%	48 22%	4 7%
Provided a new tariff or contract	57 11%	9 9%	13 8%	29 13%	6 12%
Gave a partial or full refund of the money I paid	66 13%	18 18%	17 11%	28 13%	3 6%
Gave credit note or voucher	15 3%	2 2%	10 6%	3 1%	0 0
Gave compensation for damages or losses	15 3%	5 5%	8 5%	2 1%	1 2%
Other	27 5%	8 7%	6 4%	12 6%	2 4%
TOTAL 'AT LEAST ONE ACTION'	407 78%	78 75%	110 72%	181 82%	39 79%
TOTAL 'GAVE REIMBURSEMENT OR COMPENSATION'	93 18%	23 22%	33 21%	33 15%	4 7%



QA14. Which of these, if any, has the provider done so far in response to the problem?

Mark all that apply.

FILTER: ASK QA14 IF QA9 = CODES 1 TO 11

	Total	UK	France	Italy	Poland
TOTAL	526	103	152	221	49
Has done nothing	115 22%	22 22%	42 27%	40 18%	10 21%
Don't know	3 1%	3 3%	0 0	0 0	0 0

QA15A2. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the provider?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who received reimbursement of compensation'

FILTER: ASK QA15A IF QA14 = 7 OR 8 OR 9

	Total	UK	France	Italy	Poland
TOTAL	93	23	33	33	4
EUR 0	5 5%	2 9%	2 6%	1 3%	0
EUR 1 - EUR 9	12 13%	0 0	2 6%	10 30%	0
EUR 10 - EUR 49	37 40%	11 48%	13 41%	12 36%	2 50%
EUR 50 - EUR 99	16 17%	5 22%	7 22%	4 12%	0
EUR 100 or more	12 13%	4 17%	5 16%	2 6%	0
Don't Know	10 11%	1 4%	3 9%	4 12%	2 50%
Average	53,4	91,7	57,1	24,6	23,7

QA15A1. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the provider?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QA15A IF QA14 = 7 OR 8 OR 9

	Total	UK	France	Italy	Poland
TOTAL	598	114	187	241	56
EUR 0	511 85%	94 82%	156 84%	209 87%	52 93%
EUR 1 - EUR 9	12 2%	0 0	2 1%	10 4%	0 0
EUR 10 - EUR 49	37 6%	11 10%	13 7%	12 5%	2 3%
EUR 50 - EUR 99	16 3%	5 4%	7 4%	4 2%	0 0
EUR 100 or more	12 2%	4 4%	5 3%	6 2%	2 3%
Don't Know	10 2%	1 1%	3 2%	4 2%	2 3%
Average	7	16,1	8,5	2,9	0,8

QA17. How long did the problem last / has lasted?

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	598	114	187	241	56
Less than one day	66 11%	10 9%	33 17%	21 9%	2 3%
One day to less than a week	143 24%	22 19%	24 13%	84 35%	12 22%
One week to less than one month	160 27%	29 25%	41 22%	74 31%	16 28%
One month to less than three months	102 17%	17 15%	35 19%	40 17%	10 19%
Three months to less than six months	36 6%	8 7%	13 7%	10 4%	5 9%
Six months to less than a year	37 6%	14 12%	18 10%	3 1%	2 4%
A year or more	39 7%	11 10%	19 10%	8 3%	1 1%
Don't remember	16 3%	3 3%	4 2%	1 0	8 14%
TOTAL 'LESS THAN A MONTH'	368 62%	61 54%	98 53%	179 74%	30 53%
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	138 23%	25 22%	48 26%	50 21%	16 28%
TOTAL 'SIX MONTHS OR MORE'	76 13%	25 22%	37 20%	11 5%	3 6%

QB1. You indicated you experienced a problem with electricity services over the last 12 months.  
 What type of electricity service did you have when you experienced the problem?

FILTER: ASK QB1 TO QB18 IF "ELECTRICITY SERVICES", CODE 2, IS THE ONLY CHOICE IN DS2A OR DS2B; OR "ELECTRICITY SERVICES", CODE 1, IN DS3; OR "ELECTRICITY SERVICES", CODE 1, IN QA18 OR QB18 OR QC18 OR QD18 OR QE18 OR QF18

	Total	UK	France	Italy	Poland
TOTAL	239	56	25	148	10
Electricity subscription ( <i>with regular payments</i> )	163 68%	18 31%	11 42%	129 87%	6 58%
Prepaid electricity ( <i>with payment upfront</i> )	25 11%	14 24%	6 24%	4 3%	2 17%
Electricity as part of a bundle with other services, e.g. gas, water, insurance etc. ( <i>subscription</i> )	25 11%	13 23%	4 14%	9 6%	0 0
Electricity as part of a bundle with other services, e.g. gas, water, insurance etc. ( <i>prepaid</i> )	4 2%	2 4%	0 0	2 1%	0 0
Other	18 8%	8 13%	5 20%	4 3%	2 17%
Don't know	3 1%	2 4%	0 0	0 0	1 8%

QB3A. How much did/do you pay for this electricity service (NOT including any over-/extra charges if applicable)?

If you are not sure, please give an estimate.

Please indicate the amount paid on average in [NATIONAL CURRENCY] per month:

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	239	56	25	148	10
EUR 0 - EUR 39	22 9%	9 16%	2 7%	24 16%	0
EUR 40 - EUR 69	40 17%	11 19%	3 13%	56 38%	2 19%
EUR 70 - EUR 99	39 16%	8 14%	1 2%	28 19%	0
EUR 100 or more	97 41%	10 18%	15 60%	24 17%	5 54%
I didn't/don't pay for this service	19 8%	9 16%	3 12%	6 4%	2 16%
Don't know	22 9%	10 17%	2 7%	9 6%	1 12%
Average	87,4	72,2	207,7	69,8	151,4

QB4. How did you sign up to this electricity service?

	Total	UK	France	Italy	Poland
TOTAL	239	56	25	148	10
In person, at a shop or other sales point	38 16%	3 5%	3 10%	24 16%	8 84%
Over the Internet, directly from the supplier	26 11%	14 25%	1 4%	11 7%	0 0
Over the Internet, through an intermediary (e.g. comparison website)	5 2%	4 8%	0 0	1 1%	0 0
By mail order, delivery and postal services	3 1%	1 1%	1 3%	1 1%	1 8%
By telephone	97 41%	15 27%	15 61%	67 45%	0 0
From a salesperson visiting the home	46 19%	4 8%	1 5%	39 27%	1 8%
Other	8 4%	5 10%	3 12%	0 0	0 0
Don't remember	15 6%	9 16%	1 6%	5 3%	0 0
TOTAL 'OVER THE INTERNET'	31 13%	18 33%	1 4%	12 8%	0 0
TOTAL 'OTHER SALES CHANNELS'	192 81%	29 51%	23 91%	131 89%	10 100%

QB6. Which of the items below describe the problem with the electricity service or with the supplier you obtained it from?  
Mark all that apply.

	Total	UK	France	Italy	Poland
TOTAL	239	56	25	148	10
<b>CUSTOMER SERVICE</b>					
Poor customer or after-sales service	87 36%	25 44%	3 13%	55 37%	4 37%
<b>TARIFFS</b>					
Unclear or complex tariffs	110 46%	7 13%	10 41%	92 62%	1 8%
<b>BILLING AND PAYMENTS</b>					
Bill incorrect (e.g. inaccurate estimates of my consumption, I was overcharged or credit not reimbursed)	87 36%	24 43%	11 42%	50 34%	2 19%
Was charged for services I didn't purchase (e.g. extra options or bundled services)	39 16%	5 8%	9 36%	24 16%	2 17%
Disproportionate fees (e.g. for late payment)	8 3%	1 2%	5 18%	1 1%	1 9%
Had to pay an extra fee for reconnection to electricity supply after being disconnected	3 1%	0 0%	1 5%	2 1%	0 0%
<b>MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES</b>					
Misleading or incorrect indication of price (e.g. hidden charges)	30 12%	1 2%	3 10%	26 18%	0 0%
Received false advice or advertising was misleading	25 10%	1 2%	0 0%	23 16%	0 0%
Was put under pressure when signing up to the electricity service or in case of late payment	7 3%	1 2%	2 9%	4 3%	0 0%
<b>CONTRACTUAL ISSUES</b>					
Missing or incomplete information in the contract (e.g. duration, condition for termination, identity of the supplier, etc.)	25 10%	3 6%	6 24%	15 10%	0 0%



QB6. Which of the items below describe the problem with the electricity service or with the supplier you obtained it from?  
Mark all that apply.

	Total	UK	France	Italy	Poland
TOTAL	239	56	25	148	10
Problems terminating my contract or switching tariff	34 14%	6 11%	0 0	27 18%	0 0
	8 3%	1 2%	3 11%	3 2%	1 12%
Could not cancel the contract within the cooling-off period	5 2%	1 2%	0 0	3 2%	1 9%
Contract was renewed without prior notice	11 5%	1 2%	5 20%	5 3%	0 0
SWITCHING SUPPLIER					
Problems switching to another supplier	23 9%	6 10%	0 0	16 11%	1 8%
Other problem	23 10%	6 10%	7 28%	10 7%	0 0
Don't know	4 2%	2 4%	0 0	0 0	2 17%
TOTAL 'CUSTOMER SERVICE'	87 36%	25 44%	3 13%	55 37%	4 37%
TOTAL 'TARIFFS'	110 46%	7 13%	10 41%	92 62%	1 8%
TOTAL 'BILLING AND PAYMENTS'	117 49%	28 51%	19 76%	66 45%	4 37%
TOTAL 'MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES'	52 22%	1 2%	4 14%	48 32%	0 0
TOTAL 'CONTRACTUAL ISSUES'	67 28%	12 21%	8 30%	46 31%	2 21%

QB6. Which of the items below describe the problem with the electricity service or with the supplier you obtained it from?  
Mark all that apply.

	Total	UK	France	Italy	Poland
TOTAL	239	56	25	148	10
TOTAL 'SWITCHING SUPPLIER'	23 9%	6 10%	0 0	16 11%	1 8%

QB7A2. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the supplier)? Mark 0 if you did not pay any over-/extra charges or hidden fees. If you are not sure, please give an estimate.

'The average is calculated based on all respondents who incurred over-/extra charges or hidden fees'

FILTER: ASK QB7A IF QB6 = 3 OR 4 OR 5 OR 6 OR 7 OR 12 OR 16

	Total	UK	France	Italy	Poland
TOTAL	151	32	25	89	5
EUR 0	25 17%	10 31%	5 21%	10 11%	0
EUR 1 - EUR 9	1 1%	0 0	0 0	0 0	1 19%
EUR 10 - EUR 24	6 4%	0 0	1 4%	4 4%	1 21%
EUR 25 - EUR 99	41 27%	7 23%	4 14%	30 34%	0
More than EUR 100	38 25%	11 34%	11 45%	16 18%	0
Don't know	39 26%	4 12%	4 15%	29 32%	3 60%
Average	163,3	234,5	302,4	99,3	5,6

QB7A1. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the supplier)? Mark 0 if you did not pay any over-/extra charges or hidden fees. If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QB7A IF QB6 = 3 OR 4 OR 5 OR 6 OR 7 OR 12 OR 16

	Total	UK	France	Italy	Poland
TOTAL	239	56	25	148	10
EUR 0	113 47%	34 61%	5 21%	69 46%	5 51%
EUR 1 - EUR 9	1 0	0 0	0 0	0 0	1 9%
EUR 10 - EUR 24	6 3%	0 0	1 4%	4 3%	1 10%
EUR 25 - EUR 99	41 17%	7 13%	4 14%	30 20%	0 0
More than EUR 100	38 16%	11 19%	11 45%	16 11%	0 0
Don't know	39 16%	4 7%	4 15%	29 20%	3 29%
Average	70,5	81,1	225,9	41,9	1,5

QB8. During the period the problem lasted to what extent could you use the electricity service as intended?

FILTER: ASK QB8 IF QB6 = 2 OR 6 OR 8 OR 16

	Total	UK	France	Italy	Poland
TOTAL	138	13	17	107	1
Not at all	9 6%	3 23%	1 4%	5 5%	0 0
Partly, with major difficulty	11 8%	0 0	2 10%	8 8%	1 100%
Partly, with minor difficulty	21 15%	0 0	0 0	21 20%	0 0
Fully	96 69%	9 68%	14 81%	73 68%	0 0
Don't know	2 1%	1 8%	1 5%	0 0	0 0
TOTAL 'PARTLY'	32 23%	0 0	2 10%	29 27%	1 100%

QB9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	239	56	25	148	10
Cancelled the electricity service within the cooling-off period (14 days from when I signed up online)	3 1%	1 2%	0 0	2 1%	0 0
Terminated the electricity contract	43 18%	9 16%	1 2%	32 22%	1 8%
Signed up to an alternative supplier	84 35%	11 19%	2 10%	69 46%	2 25%
Got the electricity service repaired at my own expense	3 1%	0 0	0 0	3 2%	0 0
Withheld payment for the electricity service	30 12%	4 7%	8 30%	16 11%	2 21%
Made a complaint to the supplier	135 56%	30 54%	19 75%	82 55%	4 36%
Asked the supplier for repair or refund of the money I paid	48 20%	10 17%	8 33%	27 18%	3 28%
Made a complaint to a government body or consumer organisation	13 6%	5 10%	3 12%	5 3%	0 0
Took the supplier to an out-of-court dispute settlement/alternative dispute resolution body (ADR)	3 1%	0 0	1 3%	2 1%	0 0
Took the supplier to court	2 1%	0 0	0 0	2 1%	0 0
Other action	16 7%	3 5%	8 31%	5 3%	0 0
Have not taken any action	13 5%	5 9%	0 0	7 5%	1 9%

QB9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	239	56	25	148	10
Don't know	5 2%	2 4%	1 4%	0 0	2
	5 2%	0 0	1 3%	4 3%	0 0
TOTAL 'MADE A COMPLAINT TO A GOVERNMENT BODY OR CONSUMER ORGANISATION OR TOOK THE PROVIDER TO AN OUT-OF-COURT DISPUTE RESOLUTION BODY'	15 6%	5 10%	4 15%	6 4%	0 0
TOTAL 'AT LEAST ONE ACTION'	221 93%	49 88%	24 96%	141 95%	7 73%

QB9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QB9BIS IF 'HAS NOT TAKEN ANY ACTION', QB9 = 12

	Total	UK	France	Italy	Poland
TOTAL	13	5	0	7	1
I was unlikely to get a satisfactory solution to the problem I encountered	2 16%	1 21%	0	1 15%	0
The sums involved were too small	0 0	0	0	0	0
I did not know how or where to complain	2 13%	1 15%	0	1 14%	0
I was not sure of my rights as a consumer	0 0	0	0	0	0
I thought it would take too long	2 15%	0	0	2 28%	0
I tried to complain about other problems in the past but was not successful	2 16%	1 20%	0	1 15%	0
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	0 0	0	0	0	0
The complaints procedure was too complicated	0 0	0	0	0	0
Supplier fixed problem on its own initiative	1 9%	1 23%	0	0	0
I have not had the time yet	1 8%	0	0	1 14%	0
Other	2 16%	1 21%	0	1 14%	0
Don't know	1 7%	0	0	0	1 100%



QD10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the supplier, going to an alternative dispute resolution body or to court, looking for an alternative etc.?

Average time loss of respondents who incurred time loss.

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	239	56	25	148	10
Less than 1 hour	19 8%	13 24%	0 1%	4 3%	1 10%
1 to 2 hours	29 12%	9 16%	7 27%	12 8%	2 17%
3 to 4 hours	41 17%	9 17%	7 26%	23 16%	2 21%
5 to 10 hours	39 17%	6 11%	4 15%	29 19%	1 8%
11 to 20 hours	15 6%	2 4%	0 0	12 8%	1 9%
More than 20 hours	48 20%	9 17%	4 15%	34 23%	1 9%
No time lost	2 1%	1 1%	0 0	1 1%	0 0
Don't remember	45 19%	6 10%	4 15%	33 22%	2 25%
Average	8,8	6,4	6,6	10,4	6,4
TOTAL 'AT LEAST SOME TIME LOST'	192 80%	50 89%	21 85%	114 77%	7 75%

QB11. To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

	Total	UK	France	Italy	Poland
TOTAL	239	56	25	148	10
Not at all or only a little	25 11%	21 37%	3 11%	1 1%	1 8%
Moderately	36 15%	10 17%	9 36%	14 10%	3 26%
Quite a lot	76 32%	7 12%	5 21%	60 41%	4 37%
Extremely	99 41%	17 31%	7 28%	73 49%	2 20%
Don't know	3 1%	1 2%	1 4%	0 0	1 9%
TOTAL 'A LITTLE / MODERATELY'	61 26%	31 55%	12 48%	15 10%	3 34%
TOTAL 'QUITE A LOT / EXTREMELY'	175 73%	24 43%	12 49%	133 90%	6 57%

QB12A12. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the supplier?  
Please provide an estimate for the following possible cost items.  
Costs of repairs or replacement at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs of repairs or replacement'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	239	56	25	148	10
EUR 0	97 41%	33 58%	15 59%	48 32%	2 19%
EUR 1 - EUR 19	1 0	0 0	0 0	1 1%	0 0
EUR 20 - EUR 39	9 4%	1 2%	1 5%	4 3%	3 29%
EUR 40 - EUR 100	6 3%	0 0	0 0	6 4%	0 0
EUR 100 or more	6 2%	1 2%	1 3%	3 2%	1 9%
Not relevant	85 36%	17 30%	7 27%	61 41%	1 9%
Don't remember	34 14%	4 7%	2 6%	25 17%	3 34%
Average	80,4	72	70,5	91,5	48,4

QB12A22. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the supplier?  
Please provide an estimate for the following possible cost items.  
Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs related to court proceedings'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	239	56	25	148	10
EUR 0	108 45%	35 63%	17 67%	53 36%	4 36%
EUR 1 - EUR 99	0 0	0 0	0 0	0 0	0 0
EUR 100 - EUR 199	1 0	0 0	0 0	1 1%	0 0
EUR 200 or more	1 0	0 0	0 0	1 1%	0 0
Not relevant	106 45%	17 30%	7 27%	78 53%	5 47%
Don't remember	22 9%	4 7%	2 6%	15 10%	2 17%
Average	174,7	0	0	174,7	0

QB12A32. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the supplier?  
Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred other extra costs'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	239	56	25	148	10
EUR 0	40 17%	14 26%	5 19%	18 12%	3 28%
EUR 1 - EUR 19	44 18%	12 22%	7 26%	25 17%	0
EUR 20 - EUR 39	19 8%	2 4%	1 2%	15 10%	1 8%
EUR 40 - EUR 100	9 4%	3 6%	2 9%	4 3%	0
More than EUR 100	10 4%	3 6%	3 10%	4 3%	0
Not relevant	82 34%	17 30%	7 27%	54 37%	5 47%
Don't remember	34 14%	4 7%	2 6%	27 18%	2 17%
Average	39,5	47,2	70	28,6	37,5

QB12AT2. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who incurred costs trying to sort out the problem'

INDICATE TOTAL AMOUNT

	Total	UK	France	Italy	Poland
TOTAL	239	56	25	148	10
EUR 0	60 25%	13 24%	4 15%	39 27%	3 36%
EUR 1 - EUR 19	38 16%	11 20%	7 26%	20 14%	0
EUR 20 - EUR 39	23 9%	3 6%	2 7%	15 10%	2 21%
EUR 40 - EUR 100	15 6%	3 6%	2 9%	9 6%	1 8%
More than EUR 100	17 7%	4 7%	3 11%	9 6%	1 9%
Not relevant	67 28%	17 30%	7 27%	43 29%	1 9%
Don't remember	19 8%	4 7%	2 6%	12 8%	2 17%
Average	58,4	52,8	74,1	57	56,4

QB12A11. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the supplier?

Please provide an estimate for the following possible cost items.

Costs of repairs or replacement at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	239	56	25	148	10
EUR 0	183 76%	49 88%	22 86%	109 74%	3 28%
EUR 1 - EUR 19	1 0	0 0	0 0	1 1%	0 0
EUR 20 - EUR 39	9 4%	1 2%	1 5%	4 3%	3 29%
EUR 40 - EUR 100	6 3%	0 0	0 0	6 4%	0 0
EUR 100 or more	6 2%	1 2%	1 3%	3 2%	1 9%
Not relevant	0 0	0 0	0 0	0 0	0 0
Don't remember	34 14%	4 7%	2 6%	25 17%	3 34%
Average	8,8	3,3	5,9	10,6	28,1

QB12A21. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the supplier?  
Please provide an estimate for the following possible cost items.  
Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	239	56	25	148	10
EUR 0	215 90%	52 93%	24 94%	131 89%	8 83%
EUR 1 - EUR 99	0 0	0 0	0 0	0 0	0 0
EUR 100 - EUR 199	1 0	0 0	0 0	1 1%	0 0
EUR 200 or more	1 0	0 0	0 0	1 1%	0 0
Not relevant	0 0	0 0	0 0	0 0	0 0
Don't remember	22 9%	4 7%	2 6%	15 10%	2 17%
Average	1,7	0	0	2,7	0



QB12A31. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the supplier?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	239	56	25	148	10
EUR 0	123 51%	31 56%	12 46%	72 49%	7 75%
EUR 1 - EUR 19	44 18%	12 22%	7 26%	25 17%	0
EUR 20 - EUR 39	19 8%	2 4%	1 2%	15 10%	1 8%
EUR 40 - EUR 100	9 4%	3 6%	2 9%	4 3%	0
More than EUR 100	10 4%	3 6%	3 10%	4 3%	0
Not relevant	0 0	0 0	0 0	0 0	0 0
Don't remember	34 14%	4 7%	2 6%	27 18%	2 17%
Average	15,8	18,8	35,7	11,5	3,7

QB12AT1. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

INDICATE TOTAL AMOUNT

	Total	UK	France	Italy	Poland
TOTAL	239	56	25	148	10
EUR 0	127	30	11	83	4
	53%	31%	41%	56%	45%
EUR 1 - EUR 19	38	11	7	20	0
	16%	20%	26%	14%	0
EUR 20 - EUR 39	23	3	2	15	2
	9%	6%	7%	10%	21%
EUR 40 - EUR 100	15	3	2	9	1
	6%	6%	9%	6%	8%
More than EUR 100	17	4	3	9	1
	7%	7%	11%	6%	9%
Not relevant	0	0	0	0	0
	0	0	0	0	0
Don't remember	19	4	2	12	2
	8%	7%	6%	8%	17%
Average	24,6	22,1	41,6	22,5	26,1

QB13. You indicated a price of [INSERT AMOUNT PAID FROM QB3] per [INSERT MONTH/TWO MONTHS/QUARTER/YEAR] for the electricity service. What is the most you would now pay per [INSERT MONTH/TWO MONTHS/QUARTER/YEAR] for this electricity service taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress?

FILTER: ASK QB13 IF [AMOUNT FROM QB3A1]=TRUE OR IF QB3A1=9999999

	Total	UK	France	Italy	Poland
TOTAL	219	47	22	142	8
Would pay the same price again	28 13%	13 27%	4 16%	11 8%	1 12%
Would pay three quarters of the price	42 19%	8 17%	2 8%	31 21%	2 21%
Would pay half the price	44 20%	6 12%	7 31%	27 19%	4 45%
Would pay one quarter of the price	10 5%	0 0	2 10%	7 5%	1 11%
Wouldn't sign up for it again	76 35%	12 25%	4 19%	59 42%	1 11%
Don't know	18 8%	8 17%	4 16%	7 5%	0 0
Not Stated	1 0	1 2%	0 0	0 0	0 0

QB14. Which of these, if any, has the supplier done so far in response to the problem?

Mark all that apply.

FILTER: ASK QB14 IF QB9 = CODES 1 TO 11

	Total	UK	France	Italy	Poland
TOTAL	221	49	24	141	7
Acknowledged problem	45 20%	21 44%	10 40%	11 8%	3 38%
Investigating problem	46 21%	12 24%	2 10%	29 21%	3 41%
Gave a satisfactory explanation	13 6%	2 4%	0 2%	10 7%	0 0
Gave an unsatisfactory explanation	75 34%	9 18%	11 43%	56 39%	0 0
Fixed the problem	40 18%	10 21%	4 18%	23 16%	2 24%
Provided a new tariff or contract	26 12%	3 5%	1 5%	21 15%	1 16%
Gave a partial or full refund of the money I paid	31 14%	5 10%	4 16%	22 16%	0 0
Gave credit note or voucher	3 2%	1 3%	0 0	2 1%	0 0
Gave compensation for damages or losses	8 4%	4 8%	3 10%	2 1%	0 0
Other	7 3%	1 2%	2 9%	4 3%	0 0
Has done nothing	50 23%	9 18%	4 17%	36 26%	1 12%
Don't know	3 1%	2 4%	0 0	0 0	1 11%

QB14. Which of these, if any, has the supplier done so far in response to the problem?

Mark all that apply.

FILTER: ASK QB14 IF QB9 = CODES 1 TO 11

	Total	UK	France	Italy	Poland
TOTAL	221	49	24	141	7
TOTAL 'GAVE REIMBURSEMENT OR COMPENSATION'	41 18%	9 19%	6 27%	25 18%	0
	169 76%	38 78%	20 83%	105 74%	5 77%

QB15A2. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the supplier?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who received reimbursement of compensation'

FILTER: ASK QB15A IF QB14 = 7 OR 8 OR 9

	Total	UK	France	Italy	Poland
TOTAL	41	9	6	25	0
EUR 0	0	0	0	0	0
	0	0	0	0	0
EUR 1 - EUR 19	2	1	0	1	0
	6%	15%	0	4%	0
EUR 20 - EUR 39	5	1	0	4	0
	13%	14%	0	16%	0
EUR 40 - EUR 99	13	5	1	7	0
	32%	51%	22%	28%	0
EUR 100 - EUR 199	7	2	1	5	0
	18%	20%	9%	20%	0
EUR 200 or more	8	0	3	5	0
	21%	0	54%	20%	0
Don't know	4	0	1	3	0
	10%	0	15%	12%	0
Average	123,3	66,7	211,3	125,4	0

QB15A1. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the supplier?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QB15A IF QB14 = 7 OR 8 OR 9

	Total	UK	France	Italy	Poland
TOTAL	239	56	25	148	10
EUR 0	198 83%	46 83%	19 74%	123 83%	10 100%
EUR 1 - EUR 19	2 1%	1 2%	0 0	1 1%	0 0
EUR 20 - EUR 39	5 2%	1 2%	0 0	4 3%	0 0
EUR 40 - EUR 99	13 6%	5 9%	1 6%	7 5%	0 0
EUR 100 - EUR 199	7 3%	2 3%	1 2%	5 3%	0 0
EUR 200 or more	8 4%	0 0	3 14%	5 3%	0 0
Don't know	4 2%	0 0	1 4%	3 2%	0 0
Average	19,4	11,2	47,9	19	0

QB17. How long did the problem last / has lasted?

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	239	56	25	148	10
Less than one day	9 4%	4 6%	2 8%	3 2%	0 0
One day to less than a week	23 10%	5 9%	1 3%	16 11%	1 12%
One week to less than one month	45 19%	5 10%	0 2%	37 25%	2 18%
One month to less than three months	69 29%	7 12%	5 21%	53 36%	3 35%
Three months to less than six months	35 15%	9 17%	4 14%	20 14%	2 17%
Six months to less than a year	22 9%	9 16%	3 13%	9 6%	0 0
A year or more	25 10%	12 21%	9 35%	4 3%	0 0
Don't remember	12 5%	5 8%	1 4%	5 3%	2 18%
TOTAL 'LESS THAN A MONTH'	77 32%	14 25%	3 13%	57 38%	3 30%
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	104 43%	16 29%	9 36%	73 50%	5 52%
TOTAL 'SIX MONTHS OR MORE'	46 19%	21 38%	12 48%	13 9%	0 0



QC1. You indicated you experienced a problem with loans, credit or credit cards over the last 12 months.

With which of the following did you experience the problem?

FILTER: ASK QC1 TO QC18 IF "LOANS OR CREDITS" OR "CREDIT CARDS", CODE 3 OR 4, IS THE ONLY CHOICE IN DS2A OR DS2B; OR "LOANS OR CREDITS" OR "CREDIT CARDS", CODE 3 OR 4, IN DS3; OR "LOANS OR CREDITS" OR "CREDIT CARDS", CODE 3 OR 4, IN QA18 OR QB18 OR QC18 O

	Total	UK	France	Italy	Poland
TOTAL	196	16	51	115	14
Loan (e.g. personal loan or car loan)	66 34%	5 33%	17 34%	41 36%	3 19%
Credit card	98 50%	9 54%	23 45%	59 51%	8 55%
Store card with credit function	8 4%	0 0	3 7%	5 4%	0 0
Other consumer credit	20 10%	1 7%	6 11%	10 9%	4 26%
Don't know	3 1%	1 7%	2 3%	0 0	0 0

QC31A. What was/is the total amount of this loan or other consumer credit?

If you are not sure, please give an estimate.

Please indicate the total amount borrowed in [NATIONAL CURRENCY]:

FILTER: ASK QC31A IF QC1 = 1 OR 4

	Total	UK	France	Italy	Poland
TOTAL	87	6	23	51	6
EUR 0	2 2%	1 15%	1 5%	0 0	0 0
EUR 1 - EUR 2999	28 32%	2 35%	3 13%	21 41%	2 28%
EUR 3000 - EUR 6999	15 17%	3 50%	2 7%	10 20%	0 0
EUR 7000 - EUR 24999	25 28%	0 0	5 24%	19 37%	0 0
EUR 25000 - EUR 99999	3 3%	0 0	3 13%	0 0	0 0
EUR 100000 or more	5 6%	0 0	5 21%	0 0	0 0
Don't Know	10 11%	0 0	4 18%	1 2%	4 72%
Average	16027	3515	49285	6192	712

QC32A. What is the spending limit on this credit card or store card?

If you are not sure, please give an estimate.

Please indicate the spending limit in [NATIONAL CURRENCY]:

FILTER: ASK QC3.2B IF QC1 = 2 OR 3

	Total	UK	France	Italy	Poland
TOTAL	107	9	26	64	8
EUR 0 - EUR 499	12 11%	1 12%	7 27%	2 3%	2 24%
EUR 500 - EUR 999	10 9%	0 0	2 7%	7 11%	1 13%
EUR 1000 - EUR 2999	32 30%	1 13%	5 18%	26 41%	0 0
EUR 3000 - EUR 4999	13 12%	3 32%	3 10%	7 11%	0 0
EUR 5000 - EUR more	9 8%	2 22%	2 7%	5 8%	0 0
Don't Know	32 30%	2 22%	8 31%	17 26%	5 63%
Average	2654	4582	1638	2948	295,8

QC4. How did you sign up to this banking service?

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	196	16	51	115	14
In person, at a bank or other financial institution	145 74%	9 57%	35 69%	93 81%	7 54%
In person, at a retailer	25 13%	0 0	7 14%	16 14%	2 13%
Over the Internet, directly from the credit provider	5 3%	2 12%	1 2%	2 2%	0 0
Over the Internet, through an intermediary (e.g. comparison website)	2 1%	0 0	0 0	2 2%	0 0
By telephone	2 1%	1 7%	0 0	1 1%	0 0
By mail order	0 0	0 0	0 0	0 0	0 0
From a salesperson visiting the home	4 2%	1 7%	2 3%	0 0	1 6%
Other	3 2%	1 6%	2 4%	0 0	0 0
Don't remember	10 5%	2 11%	4 7%	1 1%	4 27%
TOTAL 'OVER THE INTERNET'	7 4%	2 12%	1 2%	4 3%	0 0
TOTAL 'OTHER SALES CHANNELS'	179 91%	12 77%	47 91%	110 96%	10 73%

QC6. Which of the items below describe the problem with the banking service or with the credit provider you obtained it from?  
Mark all that apply.

	Total	UK	France	Italy	Poland
TOTAL	196	16	51	115	14
PROVISION OF LOAN/CREDIT CARD					
Loan or credit card not at all provided or only partially provided (e.g. impossible to use credit card)	28 14%	2 13%	6 11%	20 18%	0 0
CUSTOMER SERVICE					
Poor customer service (e.g. unsatisfactory assistance)	54 27%	3 19%	13 26%	34 30%	3 26%
PRICING					
Unclear or complex pricing (e.g. different types of interest rate)	36 19%	2 14%	7 13%	24 21%	4 26%
PAYMENTS					
Payments charged incorrect (e.g. charges not applied correctly, or I was overcharged)	31 16%	2 12%	8 15%	18 16%	4 26%
Disproportionate fees applied for late payment	26 13%	1 6%	5 9%	19 16%	1 6%
Problems with loan/credit repayment schedule	15 8%	2 13%	4 7%	9 8%	0 0
MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES					
Misleading or incorrect indication of the costs of credit (e.g. hidden charges)	15 8%	1 7%	4 7%	9 8%	1 7%
Advertising was misleading	7 4%	0 0	4 9%	3 3%	0 0
Received false advice when signing the contract/applying for the loan	9 5%	2 13%	2 4%	4 3%	1 7%
Was provided other services I didn't request	11 5%	0 0	7 13%	4 3%	0 0

QC6. Which of the items below describe the problem with the banking service or with the credit provider you obtained it from?  
Mark all that apply.

	Total	UK	France	Italy	Poland
TOTAL	196	16	51	115	14
Was put under pressure when signing the contract, applying for or extending the loan (e.g. harassment or excessive advertising)	3 2%	0 0	2 3%	1 1%	7 7%
Missing or incomplete information in the contract (e.g. duration, conditions for termination, identity of the credit provider, etc.)	10 5%	0 0	3 6%	6 5%	1 8%
Contractual terms not provided, unfair or changed by credit provider without my consent (e.g. unexplained refusal to continue credit provision)	10 5%	0 0	4 7%	6 5%	0 0
Could not withdraw within the 14 day cooling-off period after signing the contract	1 0	0 0	0 0	0 0	1 7%
Problems with termination of my contract or early repayment	6 3%	0 0	2 5%	3 3%	1 7%
FRAUD					
Fraudulent use of credit card	22 11%	0 0	9 18%	13 11%	0 0
Other problem	24 12%	1 6%	11 21%	12 10%	0 0
Don't know	5 3%	3 17%	0 0	0 0	3 19%
TOTAL 'PROVISION OF LOAN/CREDIT CARD'	28 14%	2 13%	6 11%	20 18%	0 0
TOTAL 'CUSTOMER SERVICE'	54 27%	3 19%	13 26%	34 30%	3 26%
TOTAL 'PRICING'	36 19%	2 14%	7 13%	24 21%	4 26%

CONSUMER DETRIMENT

Multi-country tables

QC6. Which of the items below describe the problem with the banking service or with the credit provider you obtained it from?  
Mark all that apply.

	Total	UK	France	Italy	Poland
TOTAL	196	16	51	115	14
TOTAL 'PAYMENTS'	62 31%	5 31%	13 26%	40 35%	4 26%
TOTAL 'MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES'	35 18%	3 20%	12 23%	18 16%	2 13%
TOTAL 'CONTRACTUAL ISSUES'	24 12%	0 0	8 16%	13 11%	3 22%
TOTAL 'FRAUD'	22 11%	0 0	9 18%	13 11%	0 0

QC7A2. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the credit provider)? Mark 0 if you did not pay any over-/extra charges or hidden fees.

If you are not sure, please give an estimate.

'The average is calculated based on all respondents who incurred over-/extra charges or hidden fees'

FILTER: ASK QC7A IF QC6 = 4 OR 5 OR 7 OR 16

	Total	UK	France	Italy	Poland
TOTAL	86	5	24	52	5
EUR 0	19 22%	2 39%	7 28%	10 19%	0
EUR 1 - EUR 19	6 7%	0	4 17%	2 4%	0
EUR 30 - EUR 99	4 4%	0	1 4%	2 4%	1 17%
EUR 100 - EUR 499	15 17%	2 41%	2 10%	10 19%	0
EUR 500 - EUR 999	8 9%	0	3 13%	4 8%	1 22%
EUR 1000 - EUR more	2 2%	0	1 4%	1 2%	0
Don't Know	31 36%	1 20%	6 24%	21 40%	3 61%
Average	392,3	320,7	529,7	331,3	304



QC7A1. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the credit provider)? Mark 0 if you did not pay any over-/extra charges or hidden fees.

If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QC7A IF QC6 = 4 OR 5 OR 7 OR 16

AVERAGE FOR ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	196	16	51	115	14
EUR 0	130 66%	13 81%	34 66%	73 64%	9 67%
EUR 1 - EUR 19	6 3%	0 0	4 8%	2 2%	0 0
EUR 30 - EUR 99	4 2%	0 0	1 2%	2 2%	1 6%
EUR 100 - EUR 499	15 7%	2 13%	2 5%	10 9%	0 0
EUR 500 - EUR 999	8 4%	0 0	3 6%	4 3%	1 7%
EUR 1000 - EUR more	2 1%	0 0	1 2%	1 1%	0 0
Don't Know	31 16%	1 6%	6 11%	21 18%	3 20%
Average	85,7	44,7	134,1	73,2	49

QC9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	Total	UK	France	Italy	Poland
TOTAL	196	16	51	115	14
Cancelled the contract within the cooling-off period (14 days from when I signed up)	18 9%	1 7%	1 2%	11 10%	5 35%
Terminated the contract	30 15%	4 26%	8 15%	18 16%	0 0
Signed up to an alternative banking service	14 7%	3 20%	3 7%	6 5%	1 6%
Withheld payment for the loan or credit card	9 4%	1 6%	3 6%	2 2%	3 19%
Made a complaint to the credit provider	80 41%	6 37%	11 22%	63 55%	0 0
Asked credit provider for refund of the money I paid	36 18%	3 19%	11 22%	21 18%	1 7%
Made a complaint to a government body or consumer organisation	7 3%	2 13%	1 1%	3 3%	1 7%
Took the credit provider to an out-of-court dispute settlement /alternative dispute resolution body (ADR)	3 2%	0 0	2 4%	1 1%	0 0
Took the credit provider to court	4 2%	0 0	2 4%	2 2%	0 0
Other action	20 10%	0 0	16 32%	4 3%	0 0
Have not taken any action	26 13%	0 0	6 11%	18 16%	3 19%
Don't know	6 3%	3 17%	0 0	0 0	3 21%
TOTAL 'TOOK THE PROVIDER TO COURT OR TO AN OUT-OF-COURT DISPUTE RESOLUTION BODY'	7 4%	0 0	4 8%	3 3%	0 0

QC9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	Total	UK	France	Italy	Poland
TOTAL	196	16	51	115	14
	10	2	3	4	1
	5%	13%	6%	4%	7%
TOTAL 'AT LEAST ONE ACTION'	164	13	45	97	8
	84%	83%	89%	84%	60%

QC9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QC9BIS IF 'HAS NOT TAKEN ANY ACTION', QC9 = 11

	Total	UK	France	Italy	Poland
TOTAL	26	0	6	18	3
I was unlikely to get a satisfactory solution to the problem I encountered	16 61%	0	3	12	1
The sums involved were too small	3 11%	0	1	2	0
I did not know how or where to complain	3 12%	0	0	2	1
I was not sure of my rights as a consumer	1 3%	0	0	0	1
I thought it would take too long	2 7%	0	0	1	1
I tried to complain about other problems in the past but was not successful	2 8%	0	0	2	0
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	0 0	0	0	0	0
The complaints procedure was too complicated	2 8%	0	0	2	0
Credit provider fixed problem on its own initiative	1 4%	0	0	1	0
I have not had the time yet	1 3%	0	1	0	0
Other	3 10%	0	2	1	0
Don't know	0 0	0	0	0	0

QC10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the credit provider, going to an alternative dispute resolution body or to court, looking for an alternative etc.?

Average time loss of respondents who incurred time loss.

	Total	UK	France	Italy	Poland
TOTAL	196	16	51	115	14
Less than 1 hour	17 9%	1 7%	7 13%	7 6%	2 14%
1 to 2 hours	32 16%	4 25%	9 18%	16 14%	3 20%
3 to 4 hours	37 19%	3 19%	8 15%	24 21%	2 13%
5 to 10 hours	21 11%	2 13%	6 11%	12 10%	1 7%
11 to 20 hours	14 7%	1 6%	5 9%	8 7%	0 0
More than 20 hours	51 26%	3 19%	15 28%	32 28%	2 13%
No time lost	7 4%	0 0	1 1%	5 4%	2 12%
Don't remember	18 9%	2 12%	2 4%	11 10%	3 21%
Average	9,2	7,6	9,2	9,7	5,9
TOTAL 'AT LEAST SOME TIME LOST'	171 87%	14 88%	48 95%	99 86%	9 67%

QC11. To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

	Total	UK	France	Italy	Poland
TOTAL	196	16	51	115	14
Not at all only a little	14 7%	3 17%	8 15%	3 3%	0 0
Moderately	30 15%	4 26%	17 33%	6 5%	3 20%
Quite a lot	83 42%	5 31%	15 30%	57 50%	6 41%
Extremely	67 34%	3 21%	11 22%	49 43%	4 26%
Don't know	3 1%	1 5%	0 0	0 0	2 13%
TOTAL 'A LITTLE / MODERATELY'	44 22%	7 44%	25 48%	9 8%	3 20%
TOTAL 'QUITE A LOT / EXTREMELY'	150 77%	8 52%	27 52%	106 92%	9 67%

QC12A12. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the credit provider?  
Please provide an estimate for the following possible cost items.  
Extra costs for an alternative banking service in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred extra costs for an alternative banking service'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	196	16	51	115	14
EUR 0	72 37%	10 63%	35 68%	26 23%	1 7%
EUR 1 - EUR 19	1 1%	0	0	1 1%	0
EUR 20 - EUR 99	7 4%	0	3 6%	3 3%	1 7%
EUR 100 - EUR 499	6 3%	0	0	6 5%	0
EUR 500 or more	3 2%	0	2 4%	1 1%	0
Not relevant	72 37%	4 23%	8 15%	56 49%	5 34%
Don't remember	35 18%	2 13%	4 7%	22 19%	7 52%
Average	960,9	0	2793	168,8	25

QC12A22. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the credit provider?  
Please provide an estimate for the following possible cost items.  
Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs related to court proceedings'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	196	16	51	115	14
EUR 0	84 43%	9 57%	37 73%	36 32%	1 7%
EUR 20 - EUR 99	1 1%	0 0	1 2%	0 0	0 0
EUR 100 - EUR 499	3 1%	0 0	2 3%	1 1%	0 0
EUR 500 or more	2 1%	1 7%	0 0	1 1%	0 0
Not relevant	80 41%	4 23%	8 15%	63 55%	6 42%
Don't remember	27 14%	2 13%	4 7%	14 12%	7 51%
Average	340,3	650	214,3	349,4	0



QC12A32. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the credit provider?  
Please provide an estimate for the following possible cost items.  
Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred other extra costs'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	196	16	51	115	14
EUR 0	54 27%	4 25%	31 60%	18 16%	1 7%
EUR 1 - EUR 9	2 1%	0 0	1 2%	1 1%	0 0
EUR 10 - EUR 29	20 10%	2 12%	3 5%	15 13%	0 0
EUR 30 - EUR 99	11 6%	3 20%	1 1%	7 6%	0 0
EUR 100 or more	7 4%	1 7%	5 10%	1 1%	0 0
Not relevant	70 36%	4 23%	8 15%	53 46%	6 40%
Don't remember	33 17%	2 13%	4 7%	20 17%	7 53%
Average	92,5	267,7	140,9	28,9	0

QC12AT2. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who incurred costs trying to sort out the problem'

INDICATE TOTAL AMOUNT

	Total	UK	France	Italy	Poland
TOTAL	196	16	51	115	14
EUR 0	63 32%	4 25%	25 48%	28 24%	6 42%
EUR 1 - EUR 19	15 8%	2 12%	2 4%	11 10%	0
EUR 20 - EUR 99	21 11%	3 20%	7 13%	10 9%	1 7%
EUR 100 - EUR 499	11 5%	0	4 7%	7 6%	0
EUR 500 or more	6 3%	1 7%	3 6%	2 2%	0
Not relevant	60 31%	4 23%	8 15%	46 40%	3 20%
Don't remember	21 11%	2 13%	4 7%	11 10%	4 32%
Average	423,3	382	1092,3	107,6	25

QC12A11. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the credit provider?

Please provide an estimate for the following possible cost items.

Extra costs for an alternative banking service in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	196	16	51	115	14
EUR 0	144 73%	14 87%	42 83%	82 71%	6 41%
EUR 1 - EUR 19	1 1%	0	0	1 1%	0
EUR 20 - EUR 99	7 4%	0	3 6%	3 3%	1 7%
EUR 100 - EUR 499	6 3%	0	0	6 5%	0
EUR 500 or more	3 2%	0	2 4%	1 1%	0
Not relevant	0 0	0 0	0 0	0 0	0 0
Don't remember	35 18%	2 13%	4 7%	22 19%	7 52%
Average	102,9	0	309,4	19,9	3,8

QC12A21. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the credit provider?

Please provide an estimate for the following possible cost items.

Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	196	16	51	115	14
EUR 0	164 83%	13 80%	45 87%	99 86%	7 49%
EUR 20 - EUR 99	1 1%	0	1 2%	0	0
EUR 100 - EUR 499	3 1%	0	2 3%	1 1%	0
EUR 500 or more	2 1%	1 7%	0	1 1%	0
Not relevant	0 0	0	0	0	0
Don't remember	27 14%	2 13%	4 7%	14 12%	7 51%
Average	11,9	51,1	12,8	6,8	0

QC12A31. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the credit provider?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	196	16	51	115	14
EUR 0	124 63%	8 48%	38 75%	71 62%	6 47%
EUR 1 - EUR 9	2 1%	0 0	1 2%	1 1%	0 0
EUR 10 - EUR 29	20 10%	2 12%	3 5%	15 13%	0 0
EUR 30 - EUR 99	11 6%	3 20%	1 1%	7 6%	0 0
EUR 100 or more	7 4%	1 7%	5 10%	1 1%	0 0
Not relevant	0 0	0 0	0 0	0 0	0 0
Don't remember	33 17%	2 13%	4 7%	20 17%	7 53%
Average	22,5	119,6	27,3	7,3	0

QC12AT1. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

INDICATE TOTAL AMOUNT

	Total	UK	France	Italy	Poland
TOTAL	196	16	51	115	14
EUR 0	117 60%	8 48%	32 63%	74 64%	9 61%
EUR 1 - EUR 19	15 8%	2 12%	2 4%	11 10%	0
EUR 20 - EUR 99	21 11%	3 20%	7 13%	10 9%	1 7%
EUR 100 - EUR 499	11 5%	0	4 7%	7 6%	0
EUR 500 or more	6 3%	1 7%	3 6%	2 2%	0
Not relevant	0	0	0	0	0
Don't remember	21 11%	2 13%	4 7%	11 10%	4 32%
Average	127,3	170,7	349,5	31,2	2,7

QC13. Taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress, would you sign up to this banking service again?

	Total	UK	France	Italy	Poland
TOTAL	196	16	51	115	14
Yes	65 33%	4 24%	21 40%	40 35%	1 6%
No	110 56%	10 65%	28 55%	59 51%	12 86%
Don't know	21 11%	2 12%	2 4%	16 14%	1 8%

QC14. Which of these, if any, has the credit provider done so far in response to the problem?

Mark all that apply.

FILTER: ASK QC14 IF QC9 = CODES 1 TO 10

	Total	UK	France	Italy	Poland
TOTAL	164	13	45	97	8
Agreed to cancel the contract within the cooling-off period of 14 days	18 11%	2 15%	3 8%	9 9%	4 46%
Acknowledged problem	45 27%	5 40%	16 35%	24 25%	0 0
Investigating problem	35 21%	4 30%	4 9%	25 26%	2 23%
Gave a satisfactory explanation	29 18%	5 37%	5 11%	18 18%	2 22%
Gave an unsatisfactory explanation	33 20%	1 8%	8 18%	23 24%	1 10%
Agreed on termination of the contract, early credit repayment or rearrangement of credit payments	15 9%	1 8%	5 11%	8 8%	1 11%
Provided an alternative loan	6 4%	0 0	1 2%	5 5%	0 0
Gave a replacement credit card	21 12%	1 6%	6 13%	14 14%	0 0
Gave a partial or full refund of wrongly charged amounts	31 19%	4 30%	8 17%	19 19%	0 0
Gave compensation for damages or losses	9 6%	1 8%	3 7%	5 5%	0 0
Other	6 4%	0 0	5 11%	1 1%	0 0
Has done nothing	24 15%	1 7%	11 24%	11 11%	1 11%



QC14. Which of these, if any, has the credit provider done so far in response to the problem?

Mark all that apply.

FILTER: ASK QC14 IF QC9 = CODES 1 TO 10

	Total	UK	France	Italy	Poland
TOTAL	164	13	45	97	8
Don't know	1 1%	1 8%	0 0	0 0	0
	38 23%	5 38%	11 24%	22 23%	0
TOTAL 'AT LEAST ONE ACTION'	139 85%	11 85%	34 76%	86 89%	7 89%

QC15A2. How much have you received as reimbursement or compensation for the problem from the credit provider?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who received reimbursement of compensation'

FILTER: ASK QC15A IF 'PARTIAL OR FULL REFUND', CODE 9, OR 'COMPENSATION FOR DAMAGES OR LOSSES', CODE 10, QC14

	Total	UK	France	Italy	Poland
TOTAL	38	5	11	22	0
EUR 0	6 17%	3 60%	2 22%	1 5%	0
EUR 1 - EUR 29	0 0	0 0	0 0	0 0	0
EUR 30 - EUR 59	3 8%	0 0	2 18%	1 4%	0
EUR 60 - EUR 99	2 4%	0 0	1 6%	1 5%	0
EUR 100 - EUR 299	8 21%	0 0	1 8%	7 32%	0
EUR 300 - EUR more	9 25%	2 40%	2 21%	5 24%	0
Don't Know	10 26%	0 0	3 26%	7 32%	0
Average	467,5	1267	406,9	375,5	0

QC15A1. How much have you received as reimbursement or compensation for the problem from the credit provider?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QC15A IF 'PARTIAL OR FULL REFUND', CODE 9, OR 'COMPENSATION FOR DAMAGES OR LOSSES', CODE 10, QC14

	Total	UK	France	Italy	Poland
TOTAL	196	16	51	115	14
EUR 0	165 84%	14 87%	43 83%	94 82%	14 100%
EUR 1 - EUR 29	0 0	0 0	0 0	0 0	0 0
EUR 30 - EUR 59	3 1%	0 0	2 4%	1 1%	0 0
EUR 60 - EUR 99	2 1%	0 0	1 1%	1 1%	0 0
EUR 100 - EUR 299	8 4%	0 0	1 2%	7 6%	0 0
EUR 300 - EUR more	9 5%	2 13%	2 4%	5 4%	0 0
Don't Know	10 5%	0 0	3 5%	7 6%	0 0
Average	54,5	160,8	48,2	48,4	0

QC17. How long did the problem last / has lasted?

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	196	16	51	115	14
Less than one day	20 10%	2 13%	4 8%	13 11%	1 7%
One day to less than a week	40 20%	2 13%	5 10%	31 27%	2 13%
One week to less than one month	44 22%	3 19%	9 18%	27 24%	4 32%
One month to less than three months	40 21%	5 31%	12 23%	23 20%	1 6%
Three months to less than six months	14 7%	0 0	4 8%	7 6%	3 21%
Six months to less than a year	15 8%	1 6%	8 16%	6 5%	0 0
A year or more	15 8%	1 7%	8 15%	5 4%	1 7%
Don't remember	8 4%	2 12%	1 2%	3 3%	2 14%
TOTAL 'LESS THAN A MONTH'	104 53%	7 44%	18 36%	72 62%	7 52%
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	55 28%	5 31%	16 32%	30 26%	4 27%
TOTAL 'SIX MONTHS OR MORE'	30 15%	2 13%	16 31%	11 10%	1 7%

QD1. You indicated you experienced a problem with large household appliances over the last 12 months.

With which of the following did you experience the problem?

FILTER: ASK QD1 TO QD18 IF "LARGE HOUSEHOLD APPLIANCES", CODE 5, IS THE ONLY CHOICE IN DS2A; OR "LARGE HOUSEHOLD APPLIANCES", CODE 5, IN DS3; OR "LARGE HOUSEHOLD APPLIANCES", CODE 5, IN QA18 OR QB18 OR QC18 OR QD18 OR QE18 OR QF18

	Total	UK	France	Italy	Poland
TOTAL	269	50	48	160	11
Electronic cooker, stove, oven or micro-wave oven	39 15%	4 7%	7 15%	27 17%	1 10%
Refrigerators, freezer or fridge-freezer	53 20%	11 22%	6 12%	36 23%	0
Washing machine, dryer or ironing and pressing machine	70 26%	21 41%	11 24%	35 22%	3 24%
Dishwasher	33 12%	2 4%	14 28%	16 10%	1 8%
Air conditioner, humidifier or ventilator	14 5%	0 0	0 0	14 9%	0
Water heater or space heater (e.g. radiator)	11 4%	1 2%	1 3%	7 4%	2 17%
Vacuum cleaner or steam-cleaning machine	14 5%	0 0	2 4%	10 6%	2 16%
Carpet shampooing machine or machine for scrubbing, waxing and polishing floors	0 0	0 0	0 0	0 0	0
Sewing machine or knitting machine	3 1%	0 0	0 0	3 2%	0
Package of multiple large household appliances	4 1%	0 0	0 0	4 2%	0
Other	27 10%	12 23%	7 14%	7 4%	2 15%
Don't know	1 0	0 0	0 0	0 0	1 9%

QD3A. How much did you pay for this appliance (NOT including any over-/extra charges, if applicable)?

If you are not sure, please give an estimate.

Please indicate the total amount paid in [NATIONAL CURRENCY]:

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	269	50	48	160	11
EUR 0 - EUR 249	59 22%	8 16%	13 27%	34 22%	4 33%
EUR 250 - EUR 449	81 30%	15 29%	15 31%	47 30%	4 32%
EUR 450 - EUR 749	81 30%	16 31%	18 38%	47 29%	0 0
EUR 750 - EUR 1499	25 9%	3 6%	1 1%	21 13%	0 0
EUR 1500 or more	7 3%	1 2%	1 2%	5 3%	0 0
I didn't/don't pay for this item	6 2%	3 5%	0 1%	1 1%	2 17%
Don't Know	11 4%	5 10%	0 1%	4 2%	2 18%
Average	502,1	458	396,6	559	242,6

QD4. How did you purchase this appliance?

	Total	UK	France	Italy	Poland
TOTAL	269	50	48	160	11
In person, at a shop or other sales point	193 72%	22 43%	27 56%	138 86%	7 57%
Over the Internet, directly from the seller	38 14%	16 31%	15 31%	6 4%	2 16%
Over the Internet, through an intermediary (e.g. comparison website)	22 8%	3 7%	6 13%	12 8%	0 0
By mail order, delivery and postal services	6 2%	4 9%	0 0	1 1%	1 8%
By telephone	2 1%	0 0	0 0	0 0	2 19%
From a salesperson visiting the home	1 0	0 0	0 0	1 1%	0 0
At a market or auction	0 0	0 0	0 0	0 0	0 0
TV shopping channel	1 0	0 0	0 0	1 1%	0 0
Other	5 2%	4 7%	0 0	1 1%	0 0
<b>TOTAL 'OVER THE INTERNET'</b>	<b>60 22%</b>	<b>19 38%</b>	<b>21 44%</b>	<b>18 11%</b>	<b>2 16%</b>
<b>TOTAL 'OTHER SALES CHANNELS'</b>	<b>208 77%</b>	<b>30 59%</b>	<b>27 56%</b>	<b>142 89%</b>	<b>10 84%</b>
Don't remember	1 1%	1 3%	0 0	0 0	0 0

QD6. Which of the items below describe the problem with the appliance or with the seller you obtained it from?  
Mark all that apply.

	Total	UK	France	Italy	Poland
<b>TOTAL</b>	269	50	48	160	11
<b>QUALITY</b>					
Appliance faulty (e.g. fell apart quickly)	182 67%	37 75%	33 68%	104 65%	7 65%
Appliance of unsatisfactory quality or not as described	25 9%	0 0	2 4%	22 14%	1 9%
<b>DAMAGE OR INJURY</b>					
Appliance caused damage to other possessions	5 2%	1 2%	0 0	4 3%	0 0
Appliance caused injury	4 1%	0 0	1 2%	3 2%	0 0
<b>DELIVERY</b>					
Appliance not delivered	10 4%	2 4%	2 3%	6 4%	0 0
Appliance only partially delivered or delivered late	30 11%	3 6%	6 13%	21 13%	0 0
<b>CUSTOMER SERVICE</b>					
Poor customer service	32 12%	7 13%	4 9%	19 12%	2 19%
<b>PRICING</b>					
Unclear or complex pricing	1 0	0 0	1 2%	0 0	0 0
<b>BILLING AND PAYMENTS</b>					
Bill incorrect (e.g. I was overcharged)	1 0	1 1%	0 0	0 0	0 0
Disproportionate fees applied for late payment	0 0	0 0	0 0	0 0	0 0
<b>GUARANTEE/WARRANTY</b>					



QD6. Which of the items below describe the problem with the appliance or with the seller you obtained it from?  
Mark all that apply.

	Total	UK	France	Italy	Poland
<b>TOTAL</b>	269	50	48	160	11
	5 2%	1 2%	2 4%	3 2%	0 0
<b>MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES</b>					
Misleading or incorrect indication of price (e.g. hidden charges)	3 1%	1 2%	0 0	2 1%	0 0
Advertising was misleading	2 1%	1 2%	0 0	1 1%	0 0
Received false advice when buying appliance	4 1%	1 1%	0 0	3 2%	0 0
Was put under pressure when buying the appliance	2 1%	1 2%	0 0	1 1%	0 0
<b>CONTRACTUAL ISSUES</b>					
Missing or incomplete information in the contract (e.g. concerning right of withdrawal or identity of seller)	1 0	0 0	0 0	1 1%	0 0
Could not return the appliance when I changed my mind after buying	7 3%	0 0	2 5%	4 2%	1 8%
Other problem	16 6%	7 13%	3 7%	6 4%	0 0
Don't know	1 0	0 0	0 0	0 0	1 8%
<b>TOTAL 'QUALITY'</b>	200 74%	37 75%	35 72%	119 74%	8 74%
<b>TOTAL 'DAMAGE OR INJURY'</b>	7 3%	1 2%	1 2%	5 3%	0 0

QD6. Which of the items below describe the problem with the appliance or with the seller you obtained it from?  
Mark all that apply.

	Total	UK	France	Italy	Poland
TOTAL	269	50	48	160	11
TOTAL 'DELIVERY'	39 15%	4 8%	8 16%	27 17%	0 0
TOTAL 'CUSTOMER SERVICE'	32 12%	7 13%	4 9%	19 12%	2 19%
TOTAL 'PRICING'	1 0	0 0	1 2%	0 0	0 0
TOTAL 'BILLING AND PAYMENTS'	1 0	1 1%	0 0	0 0	0 0
TOTAL 'GUARANTEE/WARRANTY'	5 2%	1 2%	2 4%	3 2%	0 0
TOTAL 'MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES'	10 4%	4 8%	0 0	6 4%	0 0
TOTAL 'CONTRACTUAL ISSUES'	7 3%	0 0	2 5%	4 2%	1 8%

QD7A2. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the seller)? Mark 0 if you did not pay any over-/extra charges or hidden fees. If you are not sure, please give an estimate.

'The average is calculated based on all respondents who incurred over-/extra charges or hidden fees'

FILTER: ASK QD7A IF QD6= 9 OR 10 OR 12 OR 18

	Total	UK	France	Italy	Poland
TOTAL	20	8	3	8	0
EUR 0	11 57%	5 59%	3 100%	3 38%	0
EUR 1 - EUR 49	2 10%	0	0	2 26%	0
EUR 50 - EUR 149	1 5%	0	0	1 12%	0
EUR 150 - EUR 299	0 0	0	0	0	0
EUR 300 or more	0 0	0	0	0	0
Don't Know	5 28%	3 41%	0	2 24%	0
Average	41,6	0	0	41,6	0

QD7A1. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the seller)? Mark 0 if you did not pay any over-/extra charges or hidden fees. If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QD7A IF QD6= 9 OR 10 OR 12 OR 18  
AVERAGE FOR ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	269	50	48	160	11
EUR 0	261 97%	46 93%	48 100%	155 97%	11 100%
EUR 1 - EUR 49	2 1%	0 0	0 0	2 1%	0 0
EUR 50 - EUR 149	1 0	0 0	0 0	1 1%	0 0
EUR 150 - EUR 299	0 0	0 0	0 0	0 0	0 0
EUR 300 or more	0 0	0 0	0 0	0 0	0 0
Don't Know	5 2%	3 7%	0 0	2 1%	0 0
Average	0,5	0	0	0,8	0

QD8. To what extent could you use the appliance as intended after the problem occurred?

FILTER: ASK QD8 IF QD6 = 1 OR 2 OR 3 OR 4 OR 5 OR 6 OR 8 OR 13 OR 14 OR 17 OR 18

	Total	UK	France	Italy	Poland
TOTAL	258	47	47	154	9
Not at all	124 48%	23 49%	26 55%	72 47%	3 29%
Partly, with major difficulty	47 18%	5 11%	5 10%	36 23%	2 20%
Partly, with minor difficulty	48 19%	10 21%	3 6%	34 22%	1 10%
Fully	38 15%	9 19%	14 30%	12 8%	3 32%
TOTAL PARTLY ( <i>Net</i> )	95 37%	15 32%	7 16%	70 45%	3 30%
Don't know	1 0	0 0	0 0	0 0	1 9%

QD9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	Total	UK	France	Italy	Poland
TOTAL	269	50	48	160	11
Cancelled the purchase of the appliance within the cooling-off period	2 1%	0 0	1 2%	1 1%	0 0
Returned the appliance	71 26%	4 8%	5 10%	57 36%	5 40%
Repaired the appliance at my own expense	23 9%	3 6%	6 12%	15 9%	0 0
Bought a replacement appliance	29 11%	7 14%	12 24%	10 6%	0 0
Withheld payment for the appliance	4 1%	0 0	0 0	3 2%	1 9%
Made a complaint to the seller	96 36%	12 23%	7 15%	76 47%	2 17%
Asked the seller for repair, replacement or refund of the money I paid	87 32%	18 36%	9 18%	57 36%	3 26%
Asked the seller for compensation for damages or losses	12 5%	1 2%	1 2%	10 6%	0 0
Made a complaint to a government body or consumer organisation	3 1%	1 2%	0 0	2 1%	0 0
Took the seller to an out-of-court dispute settlement/alternative dispute resolution body (ADR)	1 0	0 0	1 1%	0 0	0 0
Took the seller to court	1 0	0 0	0 0	1 1%	0 0
Other action	13 5%	8 16%	3 6%	2 1%	0 0
Have not taken any action	22 8%	3 6%	9 19%	9 6%	1 8%

QD9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	Total	UK	France	Italy	Poland
TOTAL	269	50	48	160	11
Don't know	0	0	0	0	0
TOTAL 'TOOK THE SELLER TO COURT OR TO AN OUT-OF-COURT DISPUTE RESOLUTION BODY'	2 1%	0 0	1 1%	1 1%	0 0
TOTAL 'MADE A COMPLAINT TO A GOVERNMENT BODY OR CONSUMER ORGANISATION OR TOOK THE SELLER TO AN OUT-OF-COURT DISPUTE RESOLUTION BODY'	4 1%	1 2%	1 1%	2 1%	0 0
TOTAL 'AT LEAST ONE ACTION'	247 92%	47 94%	39 81%	151 94%	10 92%

QD9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QD9BIS IF 'HAS NOT TAKEN ANY ACTION', QD9 = 13

	Total	UK	France	Italy	Poland
TOTAL	22	3	9	9	1
I was unlikely to get a satisfactory solution to the problem I encountered	5 24%	0	1	4	0
The sums involved were too small	0 0	0	0	0	0
I did not know how or where to complain	0 0	0	0	0	0
I was not sure of my rights as a consumer	0 0	0	0	0	0
I thought it would take too long	3 13%	1	0	1	1
I tried to complain about other problems in the past but was not successful	2 9%	1	0	1	0
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	2 9%	0	0	2	0
The complaints procedure was too complicated	2 11%	0	2	0	0
Provider fixed problem on its own initiative	3 12%	1	1	1	0
I have not had the time yet	1 7%	1	0	0	0
Other	5 25%	0	4	1	0
Don't know	0 0	0	0	0	0



QD10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the seller, going to an alternative dispute resolution body or to court, repairing or replacing the appliance etc.?

Average time loss of respondents who incurred time loss.

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
<b>TOTAL</b>	269	50	48	160	11
Less than 1 hour	42 16%	17 34%	8 16%	17 11%	1 8%
1 to 2 hours	54 20%	7 14%	15 31%	29 18%	3 25%
3 to 4 hours	52 19%	9 18%	11 22%	29 18%	3 26%
5 to 10 hours	32 12%	5 10%	5 10%	20 13%	2 17%
11 to 20 hours	13 5%	1 2%	0 0	12 8%	0 0
More than 20 hours	57 21%	11 22%	8 17%	36 22%	2 17%
No time lost	4 1%	0 0	1 1%	3 2%	0 0
Don't remember	14 5%	0 0	1 2%	13 8%	1 8%
<b>Average</b>	7,5	6,5	5,8	8,4	6,4
<b>TOTAL 'AT LEAST SOME TIME LOST'</b>	251 93%	50 100%	47 97%	144 90%	11 92%

QD11. To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

	Total	UK	France	Italy	Poland
TOTAL	269	50	48	160	11
Not at all or only a little	54 20%	21 42%	20 42%	9 6%	4 36%
Moderately	59 22%	13 25%	11 24%	33 21%	2 15%
Quite a lot	88 33%	10 21%	13 27%	60 38%	5 40%
Extremely	67 25%	5 10%	3 7%	57 36%	1 9%
TOTAL 'A LITTE / MODERATELY'	114 42%	34 67%	32 66%	42 26%	6 51%
TOTAL 'QUITE A LOT / EXTREMELY'	155 57%	15 31%	16 34%	118 74%	6 49%
Don't know	1 0	1 2%	0 0	0 0	0 0

QD12A12. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

Costs of repairs or replacement at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs of repairs or replacement'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	269	50	48	160	11
EUR 0	123 46%	31 62%	26 54%	62 39%	5 41%
EUR 1 - EUR 99	28 10%	1 2%	6 13%	19 12%	1 8%
EUR 100 - EUR 199	4 2%	0 0	1 1%	4 2%	0 0
EUR 200 - EUR 349	5 2%	2 4%	2 5%	0 0	1 8%
EUR 350 - EUR 499	3 1%	3 6%	0 0	0 0	0 0
EUR 500 or More	7 3%	3 6%	4 7%	1 1%	0 0
Not relevant	85 31%	6 13%	9 19%	68 43%	1 8%
Don't remember	14 5%	4 8%	0 0	6 4%	4 34%
Average	229,6	593,2	254,5	87,8	135

QD12A22. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs related to court proceedings'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	269	50	48	160	11
EUR 0	163 60%	39 78%	39 81%	80 50%	5 41%
EUR 1 - EUR 99	2 1%	1 2%	0 0	0 0	1 8%
EUR 100 - EUR 199	0 0	0 0	0 0	0 0	0 0
EUR 200 or More	0 0	0 0	0 0	0 0	0 0
Not relevant	92 34%	6 13%	9 19%	75 47%	2 17%
Don't remember	13 5%	4 8%	0 0	5 3%	4 34%
Average	9,6	6,5	0	0	12,5

QD12A32. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred other extra costs'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	269	50	48	160	11
EUR 0	115 43%	32 64%	29 59%	52 32%	3 25%
EUR 1 - EUR 19	27 10%	4 7%	5 11%	15 9%	3 24%
EUR 20 - EUR 49	18 7%	2 4%	1 2%	15 9%	0
EUR 50 - EUR 124	10 4%	0	4 9%	6 4%	0
EUR 125 or more	3 1%	2 4%	1 1%	0	0
Not relevant	84 31%	6 13%	9 19%	67 42%	2 17%
Don't remember	13 5%	4 8%	0	5 3%	4 34%
Average	52,9	224	35	25,1	3,3

QD12AT2. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who incurred costs trying to sort out the problem'

INDICATE TOTAL AMOUNT

	Total	UK	France	Italy	Poland
TOTAL	269	50	48	160	11
EUR 0	102 38%	25 50%	19 38%	57 35%	2 17%
EUR 1 - EUR 99	73 27%	5 10%	14 29%	50 31%	4 32%
EUR 100 - EUR 199	6 2%	1 2%	1 1%	4 2%	0 0%
EUR 200 - EUR 349	5 2%	2 4%	2 5%	0 0%	1 8%
EUR 350 - EUR 499	3 1%	3 6%	0 0%	0 0%	0 0%
EUR 500 or More	9 3%	4 8%	4 7%	1 1%	0 0%
Not relevant	64 24%	6 13%	9 19%	47 30%	1 8%
Don't remember	9 3%	4 8%	0 0%	1 1%	4 34%
Average	147,1	472,5	177,5	54,7	58,9

QD12A11. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

Costs of repairs or replacement at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	269	50	48	160	11
EUR 0	208 77%	37 74%	35 73%	130 81%	6 49%
EUR 1 - EUR 99	28 10%	1 2%	6 13%	19 12%	1 8%
EUR 100 - EUR 199	4 2%	0 0	1 1%	4 2%	0 0
EUR 200 - EUR 349	5 2%	2 4%	2 5%	0 0	1 8%
EUR 350 - EUR 499	3 1%	3 6%	0 0	0 0	0 0
EUR 500 or More	7 3%	3 6%	4 7%	1 1%	0 0
Not relevant	0 0	0 0	0 0	0 0	0 0
Don't remember	14 5%	4 8%	0 0	6 4%	4 34%
Average	42,9	115,1	68,6	13,7	33,6

QD12A21. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	269	50	48	160	11
EUR 0	255 95%	45 90%	48 100%	155 97%	7 58%
EUR 1 - EUR 99	2 1%	1 2%	0 0	0 0	1 8%
EUR 100 - EUR 199	0 0	0 0	0 0	0 0	0 0
EUR 200 or More	0 0	0 0	0 0	0 0	0 0
Not relevant	0 0	0 0	0 0	0 0	0 0
Don't remember	13 5%	4 8%	0 0	5 3%	4 34%
Average	0,1	0,1	0	0	1,5



QD12A31. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	269	50	48	160	11
EUR 0	199 74%	38 76%	38 78%	119 74%	5 41%
EUR 1 - EUR 19	27 10%	4 7%	5 11%	15 9%	3 24%
EUR 20 - EUR 49	18 7%	2 4%	1 2%	15 9%	0 0
EUR 50 - EUR 124	10 4%	0 0	4 9%	6 4%	0 0
EUR 125 or more	3 1%	2 4%	1 1%	0 0	0 0
Not relevant	0 0	0 0	0 0	0 0	0 0
Don't remember	13 5%	4 8%	0 0	5 3%	4 34%
Average	11,8	38	7,8	5,9	1,2

QD12AT1. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

INDICATE TOTAL AMOUNT

	Total	UK	France	Italy	Poland
TOTAL	269	50	48	160	11
EUR 0	165 61%	31 63%	28 57%	104 65%	3 25%
EUR 1 - EUR 99	73 27%	5 10%	14 29%	50 31%	4 32%
EUR 100 - EUR 199	6 2%	1 2%	1 1%	4 2%	0 0%
EUR 200 - EUR 349	5 2%	2 4%	2 5%	0 0%	1 8%
EUR 350 - EUR 499	3 1%	3 6%	0 0%	0 0%	0 0%
EUR 500 or More	9 3%	4 8%	4 7%	1 1%	0 0%
Not relevant	0 0	0 0	0 0	0 0	0 0
Don't remember	9 3%	4 8%	0 0%	1 1%	4 34%
Average	53,8	153,3	76,4	18,9	36,3

QD13. You indicated a price of [INSERT AMOUNT PAID FROM QD3] for the appliance.

What is the most you would now pay for this appliance taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress?

FILTER: ASK QD13 IF [AMOUNT FROM QD3]=TRUE OR IF QD3A=9999999

	Total	UK	France	Italy	Poland
TOTAL	264	47	48	159	9
Would pay the same price again	102 39%	25 54%	27 57%	45 28%	4 40%
Would pay three quarters of the price	44 17%	3 7%	2 5%	35 22%	3 31%
Would pay half the price	22 8%	2 5%	1 1%	19 12%	0 0
Would pay one quarter of the price	1 1%	0 0	1 1%	1 1%	0 0
I wouldn't buy again	82 31%	15 31%	16 34%	50 31%	1 10%
Don't know	12 5%	1 3%	1 2%	8 5%	2 19%

QD14. Which of these, if any, has the seller done so far in response to the problem?

Mark all that apply.

FILTER: ASK QD14 IF QD9 = CODES 1 TO 12

	Total	UK	France	Italy	Poland
TOTAL	247	47	39	151	10
Acknowledged problem	98 40%	20 42%	13 34%	61 41%	4 35%
Investigating problem	65 26%	10 21%	0 1%	51 34%	4 37%
Gave a satisfactory explanation	30 12%	1 2%	6 15%	23 15%	0 0
Gave an unsatisfactory explanation	28 11%	5 10%	2 5%	19 13%	3 28%
Repaired or replaced the appliance	113 46%	12 25%	10 25%	86 57%	6 54%
Gave a partial or full refund of the money I paid	11 4%	2 4%	1 3%	8 5%	0 0
Gave credit note or voucher	5 2%	0 0	0 0	5 3%	0 0
Gave compensation for damages or losses	7 3%	2 4%	0 0	4 3%	1 10%
Told me that my legal guarantee was no longer valid	13 5%	1 2%	2 5%	10 7%	0 0
Other	14 6%	3 7%	6 15%	5 3%	0 0
TOTAL 'GAVE REIMBURSEMENT OR COMPENSATION'	22 9%	4 7%	1 3%	16 11%	1 10%
TOTAL 'AT LEAST ONE ACTION'	216 87%	36 76%	27 70%	143 95%	10 100%

QD14. Which of these, if any, has the seller done so far in response to the problem?

Mark all that apply.

FILTER: ASK QD14 IF QD9 = CODES 1 TO 12

	Total	UK	France	Italy	Poland
TOTAL	247	47	39	151	10
Has done nothing	30 12%	10 22%	12 30%	8 5%	0
Don't know	1 0	1 2%	0	0	0

QD15A2. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the seller?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who received reimbursement of compensation'

FILTER: ASK QD15A IF QD14 = 6 OR 7

	Total	UK	France	Italy	Poland
TOTAL	22	4	1	16	1
EUR 0	0 0	0 0	0 0	0 0	0 0
EUR 1 - EUR 69	11 49%	3 73%	0 0	8 50%	0 0
EUR 70 - EUR 139	1 5%	0 0	0 0	1 6%	0 0
EUR 140 - EUR 199	3 14%	0 0	0 0	3 19%	0 0
EUR 200 - EUR 499	5 23%	1 27%	1 100%	3 18%	0 0
EUR 500 or more	1 5%	0 0	0 0	1 6%	0 0
Don't Know	1 5%	0 0	0 0	0 0	1 100%
Average	161,2	88,6	400	161,7	0

QD15A1. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the seller?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QD15A IF QD14 = 6 OR 7

	Total	UK	France	Italy	Poland
TOTAL	269	50	48	160	11
EUR 0	248 92%	46 93%	47 98%	144 90%	10 91%
EUR 1 - EUR 69	11 4%	3 5%	0 0	8 5%	0 0
EUR 70 - EUR 139	1 0	0 0	0 0	1 1%	0 0
EUR 140 - EUR 199	3 1%	0 0	0 0	3 2%	0 0
EUR 200 - EUR 499	5 2%	1 2%	1 2%	3 2%	0 0
EUR 500 or more	1 0	0 0	0 0	1 1%	0 0
Don't Know	1 0	0 0	0 0	0 0	1 9%
Average	12,4	6,2	8,6	16,4	0

QD17. How long did the problem last / has lasted?

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	269	50	48	160	11
Less than one day	19 7%	3 5%	5 11%	9 6%	2 16%
One day to less than a week	87 32%	11 22%	8 17%	67 42%	0
One week to less than one month	95 35%	12 24%	15 30%	64 40%	5 41%
One month to less than three months	34 13%	9 17%	12 25%	12 7%	2 16%
Three months to less than six months	16 6%	7 13%	6 13%	2 1%	1 10%
Six months to less than a year	5 2%	2 4%	1 1%	2 1%	1 9%
A year or more	10 4%	7 15%	2 4%	1 1%	0
TOTAL 'LESS THAN A MONTH'	201 74%	25 51%	28 58%	141 88%	7 57%
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	50 19%	15 31%	18 37%	14 9%	3 27%
TOTAL 'SIX MONTHS OR MORE'	16 6%	9 19%	2 5%	3 2%	1 9%
Don't remember	3 1%	0	0	2 1%	1 8%



QE1. You indicated you had a problem with train services over the last 12 months.  
 With which of the following did you experience the problem?

MULTIPLE ANSWERS POSSIBLE

FILTER: ASK QE1 TO QE18 IF "TRAIN SERVICES", CODE 6, IS THE ONLY CHOICE IN DS2A; OR "TRAIN SERVICES", CODE 6, IN DS3; OR "TRAIN SERVICES", CODE 6, IN QA18 OR QB18 OR QC18 OR QD18 OR QE18 OR QF18

	Total	UK	France	Italy	Poland
TOTAL	211	52	48	107	4
Travelling by train as passenger	192 91%	50 97%	41 86%	100 93%	1 22%
Transporting a bicycle by train	5 2%	0 0	0 0	5 5%	0 0
Transporting another vehicle by train (e.g. a car or a scooter)	2 1%	0 0	0 0	0 0	2 55%
Transporting mobility equipment for disabled passengers	5 3%	0 0	1 2%	2 2%	2 55%
Luggage transport by train	8 4%	2 5%	0 0	6 6%	0 0
Other	10 5%	0 0	8 17%	2 2%	0 0
Don't know	1 0	0 0	0 0	0 0	1 22%

QE3A. How much did you pay for this train service (NOT including any over-/extra charges, if applicable)?

If you are not sure, please give an estimate.

Please indicate the amount paid in [NATIONAL CURRENCY]:

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	211	52	48	107	4
EUR 0 - EUR 19	52 25%	12 23%	11 23%	29 27%	0
EUR 20 - EUR 49	55 26%	19 37%	6 12%	30 28%	0
EUR 50 - EUR 79	33 16%	6 12%	9 18%	18 17%	0
EUR 80 - EUR 149	35 16%	4 8%	9 20%	21 20%	0
EUR 150 or more	16 7%	6 12%	6 13%	3 3%	0
I didn't pay for this train service	8 4%	0 0	3 6%	3 3%	2 45%
Don't know	12 6%	4 7%	3 7%	3 3%	2 55%
Average	71,2	99,4	84,1	52,6	0

QE4. How did you purchase this train service?

	Total	UK	France	Italy	Poland
TOTAL	211	52	48	107	4
In person, at a railway station, travel agency or other sales point	132 63%	25 49%	29 60%	77 72%	1 22%
Over the Internet, directly from the seller/provider	61 29%	16 32%	16 34%	27 25%	1 23%
Over the Internet, through an intermediary (e.g. comparison website)	8 4%	5 10%	0 1%	2 2%	0 0
By telephone	1 0	0 0	0 0	1 1%	0 0
On the train	1 0	1 2%	0 0	0 0	0 0
Other	6 3%	3 6%	2 5%	0 0	0 0
TOTAL 'OVER THE INTERNET'	68 32%	21 42%	17 35%	29 27%	1 23%
TOTAL 'OTHER SALES CHANNELS'	140 66%	29 57%	31 65%	78 73%	1 22%
Don't remember	3 1%	1 1%	0 0	0 0	2 55%

QE6. Which of the items below describe the problem with the train service or with the seller/provider you obtained it from?  
Mark all that apply.

	Total	UK	France	Italy	Poland
TOTAL	211	52	48	107	4
QUALITY OF SERVICE					
Train service not as described when purchased ( <i>e.g. on-board services and facilities not as described, or seat reservation did not work</i> )	30 14%	6 12%	9 19%	15 14%	0 0
Poor customer or after-sales service	19 9%	7 14%	4 8%	8 7%	0 0
INJURY					
Train service caused injury	2 1%	0 0	1 2%	0 0	1 32%
LUGGAGE AND BICYCLES					
Registered luggage lost, damaged or delayed	6 3%	2 3%	2 4%	3 3%	0 0
Could not take bicycle on board	5 2%	1 2%	0 0	3 3%	1 23%
REDUCED MOBILITY OR DISABILITY					
Lack of assistance/boarding denied for passenger with reduced mobility or disability	7 3%	1 2%	2 5%	2 2%	2 45%
Loss of or damage to mobility equipment	0 0	0 0	0 0	0 0	0 0
TRAIN DELAYS AND CANCELLATION ISSUES					
Train cancelled	55 26%	20 38%	24 49%	11 10%	1 22%
Train delayed	155 74%	34 66%	38 80%	81 76%	1 32%
Meals, drinks, accommodation and/or transport not offered by seller/provider when train was delayed	4 2%	0 0	1 2%	2 2%	1 22%

QE6. Which of the items below describe the problem with the train service or with the seller/provider you obtained it from?  
Mark all that apply.

	Total	UK	France	Italy	Poland
TOTAL	211	52	48	107	4
Lack of information, in case of transport disruption, on passenger rights or alternative means of transport	35 17%	9 18%	13 27%	13 12%	0
Unclear or complex pricing	11 5%	6 11%	4 8%	1 1%	0
<b>BILLING</b>					
Bill incorrect (e.g. I was overcharged)	2 1%	1 2%	0 1%	1 1%	0
<b>COMPENSATION</b>					
Compensation (e.g. in cases of delay, cancellation or lost/damaged luggage) was inadequate or not offered at all	20 10%	3 6%	7 15%	10 9%	0
<b>MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES</b>					
Misleading or incorrect indication of price (e.g. hidden charges)	8 4%	4 7%	2 4%	3 3%	0
<b>CONTRACTUAL ISSUES</b>					
Missing or incomplete information in the contract (e.g. duration, conditions for termination, identity of the seller/provider, etc.)	1 0	1 2%	0 0	0 0	0
Other problem	10 5%	2 4%	2 4%	6 6%	0
Don't know	0 0	0 0	0 0	0 0	0
TOTAL 'QUALITY OF SERVICE'	41 19%	11 22%	11 22%	19 18%	0
TOTAL 'INJURY'	2 1%	0 0	1 2%	0 0	1 32%

**CONSUMER DETRIMENT**

Multi-country tables

QE6. Which of the items below describe the problem with the train service or with the seller/provider you obtained it from?  
Mark all that apply.

	Total	UK	France	Italy	Poland
TOTAL	211	52	48	107	4
TOTAL 'LUGGAGE AND BICYCLES'	11 5%	2 5%	2 4%	6 6%	1 23%
TOTAL 'REDUCED MOBILITY OR DISABILITY'	7 3%	1 2%	2 5%	2 2%	2 45%
TOTAL 'TRAIN DELAYS AND CANCELLATION ISSUES'	179 85%	41 79%	43 89%	93 87%	2 55%
TOTAL 'PRICING'	11 5%	6 11%	4 8%	1 1%	0 0
TOTAL 'BILLING'	2 1%	1 2%	0 1%	1 1%	0 0
TOTAL 'COMPENSATION'	20 10%	3 6%	7 15%	10 9%	0 0
TOTAL 'MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES'	8 4%	4 7%	2 4%	3 3%	0 0
TOTAL 'CONTRACTUAL ISSUES'	1 0	1 2%	0 0	0 0	0 0

QE7A2. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the seller/provider)? Mark 0 if you did not pay any over-/extra charges or hidden fees.

If you are not sure, please give an estimate.

'The average is calculated based on all respondents who incurred over-/extra charges or hidden fees'

FILTER: ASK QE7A IF QE6= 9 OR 10 OR 12 OR 18

	Total	UK	France	Italy	Poland
TOTAL	20	7	4	9	0
EUR 0	6 29%	2 30%	3 66%	1 11%	0
EUR 1 - EUR 19	3 15%	0 0	0 0	3 34%	0
EUR 20 - EUR 49	2 12%	0 0	0 11%	2 22%	0
EUR 50 - EUR 99	3 15%	3 37%	0 11%	0 0	0
EUR 100 or more	3 16%	2 33%	0 0	1 11%	0
Don't know	2 12%	0 0	0 11%	2 22%	0
Average	97	183,9	60	33,2	0

QE7A1. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the seller/provider)? Mark 0 if you did not pay any over-/extra charges or hidden fees.

If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QE7A IF QE6= 9 OR 10 OR 12 OR 18

AVERAGE FOR ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	211	52	48	107	4
EUR 0	197 93%	47 91%	46 97%	99 93%	4 100%
EUR 1 - EUR 19	3 1%	0 0	0 0	3 3%	0 0
EUR 20 - EUR 49	2 1%	0 0	0 1%	2 2%	0 0
EUR 50 - EUR 99	3 1%	3 5%	0 1%	0 0	0 0
EUR 100 or more	3 2%	2 4%	0 0	1 1%	0 0
Don't know	2 1%	0 0	0 1%	2 2%	0 0
Average	5,5	17,2	1,1	1,9	0



QE8. To what extent could you use the train service as intended?

FILTER: ASK QE8 IF QE6 = 1 OR 2 OR 3 OR 4 OR 5 OR 6 OR 8 OR 13 OR 14 OR 17 OR 18

	Total	UK	France	Italy	Poland
TOTAL	182	41	43	94	4
Not at all	17 9%	5 12%	2 5%	10 11%	0
Partly, with major difficulty	75 41%	16 40%	17 39%	41 44%	1 22%
Partly, with minor difficulty	59 32%	11 28%	14 33%	31 33%	2 55%
Fully	30 16%	8 20%	10 23%	12 13%	0
TOTAL 'PARTLY'	134 74%	28 68%	31 72%	72 77%	3 77%
Don't know	1 1%	0 0	0 0	0 0	1 23%

QE9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	Total	UK	France	Italy	Poland
TOTAL	211	52	48	107	4
Returned the train ticket	16 8%	4 8%	10 21%	2 2%	0 0
Bought a replacement train ticket	19 9%	4 8%	2 5%	12 11%	0 0
Paid for alternative transport (e.g. bus, taxi, plane, boat)	24 12%	9 18%	5 10%	8 8%	2 55%
Made a complaint to the seller/provider	75 35%	22 42%	9 19%	43 40%	1 22%
Asked the seller/provider to provide transport continuation or re-routing	12 6%	2 4%	2 3%	8 7%	1 22%
Asked the seller/provider for compensation for damages or losses	22 10%	8 16%	3 6%	11 10%	0 0
Asked the seller/provider to provide refund of the money I paid	41 20%	13 25%	3 7%	24 22%	1 32%
Made a complaint to a government body or consumer organisation	6 3%	2 4%	0 1%	3 3%	0 0
Took the seller/provider to an out-of-court dispute settlement/alternative dispute resolution body (ADR)	0 0	0 0	0 0	0 0	0 0
Took the seller/provider to court	0 0	0 0	0 0	0 0	0 0
Other action	5 3%	2 4%	2 5%	1 1%	0 0
Have not taken any action	65 31%	13 26%	26 54%	26 24%	0 0

QE9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	Total	UK	France	Italy	Poland
TOTAL	211	52	48	107	4
TOTAL 'TOOK THE PROVIDER TO COURT OR TO AN OUT-OF-COURT DISPUTE RESOLUTION BODY'	0	0	0	0	0
	6	2	0	3	0
	3%	4%	1%	3%	0
TOTAL 'AT LEAST ONE ACTION'	143	38	22	80	3
	68%	74%	46%	75%	77%
Don't know	2	0	0	1	1
	1%	0	0	1%	23%

QE9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QE9BIS IF 'HAS NOT TAKEN ANY ACTION,' QE9 = 13

	Total	UK	France	Italy	Poland
TOTAL	65	13	26	26	0
I was unlikely to get a satisfactory solution to the problem I encountered	37 57%	6 48%	15 58%	16 61%	0
The sums involved were too small	10 15%	0	8 31%	2 8%	0
I did not know how or where to complain	11 16%	0	9 34%	2 8%	0
I was not sure of my rights as a passenger	1 2%	0	0	1 4%	0
I thought it would take too long	9 14%	2 15%	2 7%	5 20%	0
I tried to complain about other problems in the past but was not successful	2 3%	0	0	2 8%	0
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	1 2%	0	0 2%	1 4%	0
The complaints procedure was too complicated	6 9%	1 8%	3 11%	2 8%	0
Seller/provider fixed the problem on its own initiative	8 12%	0	7 26%	1 4%	0
I have not had the time yet	5 8%	4 31%	0 1%	1 4%	0
Other	5 8%	0	5 20%	0	0
Don't know	1 1%	1 6%	0	0	0

Q10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, contacting the seller/provider, complaining to the national authority in charge of enforcing passenger rights, going to an alternative dispute resolution body or to court, looking for an alternative etc.?

Average time loss of respondents who incurred time loss.

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	211	52	48	107	4
Less than 1 hour	46 22%	10 20%	9 18%	27 26%	0
1 to 2 hours	83 39%	27 52%	19 41%	35 33%	1 32%
3 to 4 hours	36 17%	4 8%	11 24%	19 18%	2 45%
5 to 10 hours	20 9%	8 15%	6 12%	7 6%	0
11 to 20 hours	2 1%	0	0	2 2%	0
More than 20 hours	8 4%	3 6%	2 4%	3 3%	0
No time lost	10 5%	0	1 2%	9 8%	0
Don't remember	6 3%	0	0	5 5%	1 22%
Average	3,2	3,5	3,3	3	2,7
TOTAL 'AT LEAST SOME TIME LOST'	195 92%	52 100%	47 98%	93 87%	3 78%

QE11. To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

	Total	UK	France	Italy	Poland
TOTAL	211	52	48	107	4
Not at all or only a little	35 16%	16 32%	11 24%	7 7%	0 0
Moderately	57 27%	27 52%	16 34%	12 11%	2 55%
Quite a lot	66 31%	5 10%	15 31%	44 41%	2 45%
Extremely	53 25%	4 7%	5 11%	44 41%	0 0
TOTAL 'A LITTLE / MODERATELY'	92 44%	43 83%	28 58%	19 18%	2 55%
TOTAL 'QUITE A LOT / EXTREMELY'	119 56%	9 17%	20 42%	88 82%	2 45%
Don't know	0 0	0 0	0 0	0 0	0 0

QE12A12. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller/provider?  
Please provide an estimate for the following possible cost items.  
Costs of replacement ticket/alternative transport at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs of replacement ticket/alternative transport'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	211	52	48	107	4
EUR 0	78 37%	30 58%	19 40%	29 27%	0
EUR 1 - EUR 19	22 11%	8 16%	11 24%	2 2%	1 23%
EUR 20 - EUR 49	12 6%	2 4%	0	10 9%	0
EUR 50 - EUR 99	10 5%	1 2%	3 6%	6 6%	0
More than EUR 150	10 5%	2 4%	5 11%	3 3%	0
Not relevant	55 26%	4 7%	6 12%	44 41%	1 22%
Don't remember	23 11%	4 8%	4 7%	13 12%	2 55%
Average	55,6	35,7	70,4	56,9	5

QE12A22. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller/provider?  
Please provide an estimate for the following possible cost items.  
Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs related to court proceedings'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	211	52	48	107	4
EUR 0	125 59%	42 82%	39 81%	44 41%	0
EUR 1 - EUR 99	0 0	0 0	0 0	0 0	0
EUR 100 - EUR 199	1 1%	1 2%	0 0	0 0	0
EUR 200 or more	0 0	0 0	0 0	0 0	0
Not relevant	69 33%	4 7%	6 12%	58 54%	1 22%
Don't remember	16 8%	4 8%	4 7%	5 5%	3 78%
Average	104	104	0	0	0



QE12A32. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller/provider?  
Please provide an estimate for the following possible cost items.  
Other extra costs such as telephone, postage, accommodation, meals, refreshments, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred other extra costs'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	211	52	48	107	4
EUR 0	101 48%	32 63%	33 69%	35 33%	0
EUR 1 - EUR 9	10 5%	5 10%	0 1%	5 5%	0
EUR 10 - EUR 29	11 5%	2 4%	1 3%	8 7%	0
EUR 30 - EUR 49	3 1%	0 0	2 4%	1 1%	0
EUR 50 or more	6 3%	4 7%	2 4%	1 1%	0
Not relevant	54 25%	4 7%	6 12%	42 39%	2 45%
Don't remember	25 12%	4 8%	4 7%	15 14%	2 55%
Average	93,8	58,2	371,7	19,5	0

QE12AT2. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who incurred costs trying to sort out the problem'

INDICATE TOTAL AMOUNT

	Total	UK	France	Italy	Poland
TOTAL	211	52	48	107	4
EUR 0	83 40%	24 47%	17 36%	42 39%	0
EUR 1 - EUR 19	30 14%	11 22%	11 23%	7 7%	1 23%
EUR 20 - EUR 49	15 7%	2 4%	1 2%	12 11%	0
EUR 50 - EUR 99	13 6%	3 5%	4 8%	7 7%	0
More than EUR 100	13 6%	3 7%	6 13%	4 4%	0
Not relevant	42 20%	4 7%	6 12%	31 29%	1 22%
Don't remember	14 7%	4 8%	4 7%	4 4%	2 55%
Average	85,1	64,6	156,3	49,7	5

QE12A11. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller/provider?

Please provide an estimate for the following possible cost items.

Costs of replacement ticket/alternative transport at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	211	52	48	107	4
EUR 0	133 63%	34 66%	25 52%	73 68%	1 22%
EUR 1 - EUR 19	22 11%	8 16%	11 24%	2 2%	1 23%
EUR 20 - EUR 49	12 6%	2 4%	0 0	10 9%	0 0
EUR 50 - EUR 99	10 5%	1 2%	3 6%	6 6%	0 0
More than EUR 150	10 5%	2 4%	5 11%	3 3%	0 0
Not relevant	0 0	0 0	0 0	0 0	0 0
Don't remember	23 11%	4 8%	4 7%	13 12%	2 55%
Average	16,2	10,1	30,6	12,7	2,5

QE12A21. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller/provider?  
Please provide an estimate for the following possible cost items.  
Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	211	52	48	107	4
EUR 0	193	46	44	102	1
	92%	89%	93%	95%	22%
EUR 1 - EUR 99	0	0	0	0	0
	0	0	0	0	0
EUR 100 - EUR 199	1	1	0	0	0
	1%	2%	0	0	0
EUR 200 or more	0	0	0	0	0
	0	0	0	0	0
Not relevant	0	0	0	0	0
	0	0	0	0	0
Don't remember	16	4	4	5	3
	8%	8%	7%	5%	78%
Average	0,7	2,8	0	0	0

QE12A31. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller/provider?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, accommodation, meals, refreshments, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	211	52	48	107	4
EUR 0	154 73%	36 70%	39 81%	77 72%	2 45%
EUR 1 - EUR 9	10 5%	5 10%	0 1%	5 5%	0 0
EUR 10 - EUR 29	11 5%	2 4%	1 3%	8 7%	0 0
EUR 30 - EUR 49	3 1%	0 0	2 4%	1 1%	0 0
EUR 50 or more	6 3%	4 7%	2 4%	1 1%	0 0
Not relevant	0 0	0 0	0 0	0 0	0 0
Don't remember	25 12%	4 8%	4 7%	15 14%	2 55%
Average	15,8	13,4	45,2	3,2	0

QE12AT1. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

INDICATE TOTAL AMOUNT

	Total	UK	France	Italy	Poland
TOTAL	208	52	48	107	4
EUR 0	115 35%	28 54%	25 56%	60 55%	1 22%
EUR 1 - EUR 19	21 10%	11 22%	3 7%	5 5%	1 23%
EUR 20 - EUR 49	15 7%	2 4%	1 2%	12 11%	0
EUR 50 - EUR 99	15 7%	3 5%	4 10%	8 8%	0
More than EUR 100	29 14%	3 7%	7 16%	18 17%	0
Not relevant	0 0	0 0	0 0	0 0	0 0
Don't remember	14 7%	4 8%	4 9%	4 4%	2 55%
Average	31	26,3	75,8	14,4	2,5

QE13. You indicated a price of [INSERT AMOUNT PAID FROM QE3A] for the train service.

What is the most you would now pay for this train service taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress?

FILTER: ASK QE13 IF [AMOUNT FROM QE3]=TRUE OR IF QE3A=9999999

	Total	UK	France	Italy	Poland
TOTAL	203	52	45	104	2
Would pay the same price again	70 35%	35 67%	12 26%	24 23%	0
Would pay three quarters of the price	23 11%	3 6%	2 4%	18 17%	0
Would pay half the price	41 20%	2 4%	16 35%	23 22%	0
Would pay one quarter of the price	10 5%	1 2%	3 8%	6 6%	0
Wouldn't buy it again	47 23%	10 20%	10 23%	27 26%	0
Don't know	11 6%	1 2%	2 4%	6 6%	2 100%

QE14. Which of these, if any, has the seller/provider done so far in response to the problem?

Mark all that apply.

FILTER: ASK QE14 IF QE9 = CODES 1 TO 12

	Total	UK	France	Italy	Poland
TOTAL	143	38	22	80	3
Acknowledged problem	51 35%	13 34%	8 38%	29 36%	0 0
Investigating problem	20 14%	7 17%	1 6%	12 15%	0 0
Gave a satisfactory explanation	19 13%	2 5%	3 13%	12 15%	2 58%
Gave an unsatisfactory explanation	30 21%	7 17%	2 11%	21 26%	0 0
Provided alternative transport	7 5%	1 3%	0 0	6 7%	0 0
Gave a partial or full refund of the ticket fare	36 25%	6 15%	5 24%	23 29%	2 58%
Gave credit note or voucher	24 16%	13 33%	0 0	11 14%	0 0
Gave compensation for personal injury	0 0	0 0	0 0	0 0	0 0
Gave compensation for lost or damaged registered luggage	2 1%	0 0	0 0	2 2%	0 0
Gave compensation for lost or damaged mobility equipment for passengers with disabilities or reduced mobility	0 0	0 0	0 0	0 0	0 0
Other	2 1%	0 0	1 2%	1 1%	0 0
Has done nothing	33 23%	11 28%	8 38%	14 18%	0 0



QE14. Which of these, if any, has the seller/provider done so far in response to the problem?

Mark all that apply.

FILTER: ASK QE14 IF QE9 = CODES 1 TO 12

	Total	UK	France	Italy	Poland
TOTAL	143	38	22	80	3
TOTAL 'GAVE REIMBURSEMENT OR COMPENSATION'	59 41%	17 45%	5 24%	35 43%	2
	109 76%	27 72%	14 62%	66 82%	2 58%
Don't know	1 1%	0 0	0 0	0 0	1 42%

QE15A2. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the seller/provider?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who received reimbursement of compensation'

FILTER: ASK QE15A IF QE14 = 6 OR 7

	Total	UK	France	Italy	Poland
TOTAL	59	17	5	35	2
EUR 0	1 2%	0 0	0 0	1 3%	0 0
EUR 1 - EUR 19	13 22%	6 34%	0 0	7 20%	0 0
EUR 20 - EUR 39	17 29%	6 37%	2 41%	9 25%	0 0
EUR 40 - EUR 69	13 22%	2 12%	2 39%	9 26%	0 0
EUR 70 - EUR 99	0 0	0 0	0 0	0 0	0 0
EUR 100 or more	8 14%	2 11%	1 20%	5 14%	0 0
Don't know	7 12%	1 6%	0 0	4 11%	2 100%
Average	47,1	44,4	59,7	46,4	0

QE15A1. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the seller/provider?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QE15A IF QE14 = 6 OR 7

	Total	UK	France	Italy	Poland
TOTAL	211	52	48	107	4
EUR 0	153 72%	34 67%	43 89%	73 68%	2 55%
EUR 1 - EUR 19	13 6%	6 11%	0 0	7 7%	0 0
EUR 20 - EUR 39	17 8%	6 12%	2 4%	9 8%	0 0
EUR 40 - EUR 69	13 6%	2 4%	2 4%	9 8%	0 0
EUR 70 - EUR 99	0 0	0 0	0 0	0 0	0 0
EUR 100 or more	8 4%	2 4%	1 2%	5 5%	0 0
Don't know	7 3%	1 2%	0 0	4 4%	2 45%
Average	11,8	14,2	6,5	13,4	0

QE17. How long did the problem last / has lasted?

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	211	52	48	107	4
Less than one day	114 54%	22 43%	28 59%	63 59%	0
One day to less than a week	32 15%	5 9%	7 14%	20 19%	1 22%
One week to less than one month	25 12%	10 20%	5 10%	9 8%	1 22%
One month to less than three months	13 6%	3 6%	3 7%	6 6%	1 23%
Three months to less than six months	6 3%	3 5%	1 2%	2 2%	0
Six months to less than a year	2 1%	2 4%	0	0	0
A year or more	16 8%	6 12%	4 8%	6 6%	0
TOTAL 'LESS THAN A MONTH'	171 81%	37 72%	40 83%	92 86%	2 45%
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	19 9%	6 11%	4 9%	8 7%	1 23%
TOTAL 'SIX MONTHS OR MORE'	18 9%	9 17%	4 8%	6 6%	0
Don't remember	2 1%	0	0	1 1%	1 32%

QF1. You indicated you experienced a problem with clothing, footwear and bags over the last 12 months.

With which of the following did you experience the problem?

FILTER: ASK QF1 TO QF18 IF "CLOTHING, FOOTWEAR AND BAGS", CODE 7, IS THE ONLY CHOICE IN DS2A OR DS2B; OR "CLOTHING, FOOTWEAR AND BAGS", CODE 7, IN DS3; OR "CLOTHING, FOOTWEAR AND BAGS", CODE 7, IN QA18 OR QB18 OR QC18 OR QD18 OR QE18 OR QF18

	Total	UK	France	Italy	Poland
TOTAL	297	30	46	158	64
Children's clothing	19 7%	2 7%	5 11%	9 6%	3 4%
Women's clothing	79 27%	7 23%	17 36%	45 28%	10 16%
Men's clothing	61 20%	10 35%	11 23%	29 18%	11 17%
Clothing material/textiles	2 1%	0 0	0 0	2 1%	0 0
Fur	1 0	0 0	0 0	0 0	1 1%
Travel bag	11 4%	1 3%	1 1%	9 6%	0 0
Handbag	16 5%	1 3%	2 4%	11 7%	2 3%
Children's footwear	5 2%	1 3%	0 0	3 2%	1 1%
Women's footwear	61 21%	5 18%	6 13%	26 17%	24 37%
Men's footwear	31 11%	2 6%	3 6%	14 9%	12 20%
Package of multiple items	11 4%	0 0	2 4%	9 6%	0 0
Other	0 0	0 0	0 0	0 0	0 0
Don't know	0 0	0 0	0 0	0 0	0 0

**CONSUMER DETRIMENT**

Multi-country tables

QF3A. How much did you pay for this item (NOT including any over-/extra charges, if applicable)?

If you are not sure, please give an estimate.

Please indicate the total amount paid in [NATIONAL CURRENCY]:

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	297	30	46	158	64
EUR 0 - EUR 24	27 9%	4 15%	5 10%	4 2%	14 22%
EUR 25 - EUR 39	56 19%	10 33%	12 27%	15 10%	19 29%
EUR 40 - EUR 59	55 19%	6 20%	5 12%	25 16%	19 29%
EUR 60 - EUR 119	87 29%	5 16%	16 36%	63 40%	3 5%
EUR 120 or more	55 18%	1 4%	5 11%	48 30%	1 1%
I didn't/don't pay for this item	11 4%	2 8%	2 5%	3 2%	4 6%
Don't Know	6 2%	1 5%	0 0	0 0	5 7%
Average	79,7	54	68,5	102,9	35,6

QF4. How did you purchase this item?

	Total	UK	France	Italy	Poland
TOTAL	297	30	46	158	64
In person, at a shop or other sales point	184 62%	10 32%	13 29%	109 69%	52 81%
Over the Internet, directly from the seller	55 18%	12 42%	21 46%	16 10%	5 8%
Over the Internet, through an intermediary (e.g. comparison website)	39 13%	5 17%	8 18%	24 15%	1 1%
By mail order, delivery and postal services	8 3%	2 6%	3 6%	0 0	3 5%
By telephone	1 0	1 3%	0 0	0 0	0 0
From a salesperson visiting the home	0 0	0 0	0 0	0 0	0 0
At a market or auction	3 1%	0 0	0 0	3 2%	0 0
TV shopping channel	4 1%	0 0	0 0	4 3%	0 0
Other	1 0	0 0	0 0	1 1%	0 0
Don't remember	3 1%	0 0	0 0	0 0	3 4%
TOTAL 'OVER THE INTERNET'	94 31%	18 59%	29 64%	40 26%	6 10%
TOTAL 'OTHER SALES CHANNELS'	201 68%	12 41%	16 36%	117 74%	55 86%

QF6. Which of the items below describe the problem with the item or with the seller you obtained it from?  
Mark all that apply.

	Total	UK	France	Italy	Poland
<b>TOTAL</b>	297	30	46	158	64
<b>QUALITY</b>					
Item faulty (e.g. fell apart quickly)	151 51%	10 33%	10 22%	89 57%	42 66%
Item of unsatisfactory quality	91 30%	9 30%	16 35%	55 35%	11 17%
Counterfeit item (fake brand)	10 3%	1 3%	2 5%	4 3%	3 5%
<b>INJURY</b>					
Item caused injury	3 1%	0 0	2 4%	1 1%	0 0
<b>DELIVERY</b>					
Item not delivered	8 3%	2 7%	6 14%	0 0	0 0
Item delivered late	30 10%	2 8%	18 39%	6 4%	4 6%
Wrong item delivered (e.g. wrong size or different item)	45 15%	5 16%	4 8%	34 22%	2 3%
<b>CUSTOMER SERVICE</b>					
Poor customer or after-sales service	25 9%	7 25%	4 9%	12 8%	2 3%
<b>PRICING</b>					
Unclear or complex pricing	3 1%	0 0	1 2%	1 1%	1 1%
<b>BILLING AND PAYMENTS</b>					
Bill incorrect (e.g. I was overcharged)	3 1%	0 0	1 1%	1 1%	1 1%



QF6. Which of the items below describe the problem with the item or with the seller you obtained it from?  
Mark all that apply.

	Total	UK	France	Italy	Poland
TOTAL	297	30	46	158	64
Disproportionate fees applied for late payment	1 0	0 0	0 0	0 0	1 1%
GUARANTEE/WARRANTY					
Guarantee/warranty not honoured by seller	4 1%	0 0	1 1%	1 1%	2 3%
MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES					
Misleading or incorrect indication of price (e.g. hidden charges)	4 1%	0 0	1 2%	0 0	3 5%
Advertising was misleading	16 6%	3 11%	3 8%	8 5%	2 3%
Received false advice when buying the item	3 1%	0 0	0 0	3 2%	0 0
Was put under pressure when buying the item	8 3%	0 0	0 0	8 5%	0 0
CONTRACTUAL ISSUES					
Missing or incomplete information in the contract (e.g. concerning right of withdrawal or identity of seller)	0 0	0 0	0 0	0 0	0 0
Could not return the item when I changed my mind after buying	6 2%	1 4%	2 4%	3 2%	0 0
Other problem	12 4%	2 5%	3 6%	8 5%	0 0
Don't know	2 1%	0 0	0 0	0 0	2 3%
TOTAL 'QUALITY'	215 73%	17 58%	25 55%	117 74%	56 87%
TOTAL 'INJURY'	3 1%	0 0	2 4%	1 1%	0 0

IMENT

QF6. Which of the items below describe the problem with the item or with the seller you obtained it from?

Mark all that apply.

	Total	UK	France	Italy	Poland
TOTAL	297	30	46	158	64
TOTAL 'DELIVERY'	78 26%	9 31%	26 57%	36 23%	6 9%
TOTAL 'CUSTOMER SERVICE'	25 9%	7 25%	4 9%	12 8%	2 3%
TOTAL 'PRICING'	3 1%	0 0	1 2%	1 1%	1 1%
TOTAL 'BILLING AND PAYMENTS'	4 1%	0 0	1 1%	1 1%	2 3%
TOTAL 'GUARANTEE/WARRANTY'	4 1%	0 0	1 1%	1 1%	2 3%
TOTAL 'MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES'	28 9%	3 11%	4 10%	16 10%	4 6%
TOTAL 'CONTRACTUAL ISSUES'	6 2%	1 4%	2 4%	3 2%	0 0

QF7A2. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the seller)? Mark 0 if you did not pay any over-/extra charges or hidden fees. If you are not sure, please give an estimate.

'The average is calculated based on all respondents who incurred over-/extra charges or hidden fees'

FILTER: ASK QF7A IF QF6 = 8 OR 9 OR 11 OR 17

	Total	UK	France	Italy	Poland
TOTAL	17	2	3	9	3
EUR 0	4 26%	1 53%	2 51%	2 22%	0
EUR 1 - EUR 14	1 4%	1 47%	0	0	0
EUR 15 - EUR 49	2 10%	0	1 20%	1 12%	0
EUR 50 - EUR 139	0 0	0	0	0	0
EUR 140 or more	0 0	0	0	0	0
Don't Know	10 60%	0	1 29%	6 67%	3 100%
Average	14,4	3,9	25	15	0

QF7A1. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the seller)? Mark 0 if you did not pay any over-/extra charges or hidden fees. If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QF7A IF QF6 = 8 OR 9 OR 11 OR 17  
AVERAGE FOR ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	297	30	46	158	64
EUR 0	284 96%	29 98%	44 97%	150 95%	61 95%
EUR 1 - EUR 14	1 0	1 2%	0 0	0 0	0 0
EUR 15 - EUR 49	2 1%	0 0	1 1%	1 1%	0 0
EUR 50 - EUR 139	0 0	0 0	0 0	0 0	0 0
EUR 140 or more	0 0	0 0	0 0	0 0	0 0
Don't Know	10 3%	0 0	1 2%	6 4%	3 5%
Average	0,1	0,1	0,4	0,1	0

QF8. To what extent could you use the item as intended after the problem occurred?

FILTER: ASK QF8 IF QF6 = 1 OR 2 OR 5 OR 7 OR 12 OR 13 16 OR 17

	Total	UK	France	Italy	Poland
TOTAL	277	24	39	156	59
Not at all	167 60%	16 68%	18 47%	104 67%	29 49%
Partly, with major difficulty	44 16%	0 0	0 1%	27 17%	17 29%
Partly, with minor difficulty	31 11%	2 10%	9 23%	12 8%	8 14%
Fully	27 10%	5 23%	10 25%	9 6%	3 5%
Don't know	8 3%	0 0	2 5%	4 3%	2 3%
TOTAL 'PARTLY'	75 27%	2 10%	9 24%	39 25%	25 43%

QF9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	Total	UK	France	Italy	Poland
TOTAL	297	30	46	158	64
Cancelled the purchase of the item within the cooling-off period	10 3%	1 5%	0 0	8 5%	1 1%
Returned the item	144 49%	11 38%	15 34%	86 54%	32 50%
Repaired the item at my own expense	11 4%	0 0	2 4%	8 5%	1 2%
Bought a replacement	33 11%	1 4%	4 9%	23 15%	5 8%
Withheld payment for the item	4 1%	0 0	0 0	3 2%	1 1%
Made a complaint to the seller	94 32%	9 29%	16 34%	53 33%	17 27%
Asked the seller for repair, replacement or refund of the money I paid	97 33%	8 27%	8 17%	68 43%	13 21%
Asked the seller for compensation for damages or losses	9 3%	2 7%	0 0	3 2%	4 6%
Made a complaint to a government body or consumer organisation	3 1%	0 0	0 0	0 0	3 4%
Took the seller to an out-of-court dispute settlement /alternative dispute resolution body (ADR)	0 0	0 0	0 0	0 0	0 0
Took the seller to court	0 0	0 0	0 0	0 0	0 0
Other action	7 2%	0 0	2 5%	3 2%	2 3%
Have not taken any action	30 10%	6 20%	10 22%	12 8%	2 3%

QF9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	Total	UK	France	Italy	Poland
TOTAL	297	30	46	158	64
Don't know	2 1%	0 0	0 0	0 0	2 3%
TOTAL 'TOOK THE SELLER TO COURT OR TO AN OUT-OF-COURT DISPUTE RESOLUTION BODY'	0 0	0 0	0 0	0 0	0 0
TOTAL 'MADE A COMPLAINT TO A GOVERNMENT BODY OR CONSUMER ORGANISATION OR TOOK THE SELLER TO AN OUT-OF-COURT DISPUTE RESOLUTION BODY'	3 1%	0 0	0 0	0 0	3 4%
TOTAL 'AT LEAST ONE ACTION'	265 89%	24 80%	36 78%	146 92%	60 94%

QF9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QF9BIS IF 'HAS NOT TAKEN ANY ACTION', QF9 = 13

	Total	UK	France	Italy	Poland
TOTAL	30	6	10	12	2
I was unlikely to get a satisfactory solution to the problem I encountered	8 25%	2 40%	2 22%	2 17%	1 47%
The sums involved were too small	2 7%	0 0	1 10%	1 9%	0 0
I did not know how or where to complain	2 8%	0 0	1 14%	1 8%	0 0
I was not sure of my rights as a consumer	3 10%	2 33%	0 0	1 8%	0 0
I thought it would take too long	1 2%	0 0	1 8%	0 0	0 0
I tried to complain about other problems in the past but was not successful	2 7%	0 0	0 0	2 17%	0 0
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	1 3%	0 0	0 0	1 8%	0 0
The complaints procedure was too complicated	3 11%	0 0	2 23%	1 8%	0 0
Seller Provider fixed problem on its own initiative	2 6%	1 15%	0 0	1 8%	0 0
I have not had the time yet	2 5%	0 0	1 5%	0 0	1 53%
Other	6 21%	1 12%	2 25%	3 25%	0 0
Don't know	1 2%	0 0	1 7%	0 0	0 0



Q10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the seller, going to an alternative dispute resolution body or to court, repairing or replacing the item etc.?

Average time loss of respondents who incurred time loss.

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	297	30	46	158	64
Less than 1 hour	79 26%	14 46%	19 41%	32 20%	14 22%
1 to 2 hours	83 28%	10 33%	11 24%	39 25%	23 36%
3 to 4 hours	47 16%	0 0	5 12%	28 18%	13 21%
5 to 10 hours	15 5%	0 0	0 0	14 9%	1 1%
11 to 20 hours	5 2%	1 4%	0 0	4 3%	0 0
More than 20 hours	30 10%	2 7%	3 6%	21 14%	4 6%
No time lost	18 6%	3 11%	6 13%	7 4%	2 3%
Don't remember	20 7%	0 0	1 3%	12 8%	6 10%
Average	4,3	3	2,6	5,5	3,1
TOTAL 'AT LEAST SOME TIME LOST'	259 87%	27 89%	38 84%	139 88%	55 87%

QF11. To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

	Total	UK	France	Italy	Poland
TOTAL	297	30	46	158	64
Not at all only a little	62 21%	17 58%	24 52%	12 8%	9 15%
Moderately	96 32%	11 35%	11 24%	50 32%	24 37%
Quite a lot	96 32%	2 7%	10 21%	63 40%	22 34%
Extremely	41 14%	0 0	1 3%	32 21%	7 11%
Don't know	2 1%	0 0	0 0	0 0	2 3%
TOTAL 'A LITTLE / MODERATELY'	159 53%	28 93%	35 76%	63 40%	33 52%
TOTAL 'QUITE A LOT / EXTREMELY'	137 46%	2 7%	11 24%	95 60%	29 45%

QF12A12. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?  
Please provide an estimate for the following possible cost items.  
Costs of repairs or replacement at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs of repairs or replacement'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	297	30	46	158	64
EUR 0	138 47%	26 88%	28 61%	62 39%	22 34%
EUR 1 - EUR 9	7 2%	1 4%	0	2 1%	4 7%
EUR 10 - EUR 29	14 5%	0	1 3%	10 6%	3 5%
EUR 30 - EUR 69	5 2%	0	2 4%	1 1%	2 3%
EUR 70 - EUR 149	2 1%	0	0	2 1%	0
EUR 150 or More	0 0	0	0	0	0
Not relevant	112 38%	1 2%	14 31%	71 45%	26 41%
Don't remember	18 6%	2 6%	0 1%	9 6%	7 11%
Average	25,2	6,5	32	29,8	17,4

QF12A22. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?  
Please provide an estimate for the following possible cost items.  
Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs related to court proceedings'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	297	30	46	158	64
EUR 0	160 54%	28 92%	31 69%	76 48%	25 39%
EUR 1 - EUR 9	0 0	0 0	0 0	0 0	0 0
EUR 10 - EUR 29	0 0	0 0	0 0	0 0	0 0
EUR 30 - EUR 69	0 0	0 0	0 0	0 0	0 0
EUR 70 - EUR 149	0 0	0 0	0 0	0 0	0 0
EUR 150 or More	0 0	0 0	0 0	0 0	0 0
Not relevant	126 42%	1 2%	14 31%	77 49%	34 53%
Don't remember	11 4%	2 6%	0 1%	4 3%	5 8%
Average	-	-	-	-	-

QF12A32. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?  
Please provide an estimate for the following possible cost items.  
Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred other extra costs'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	297	30	46	158	64
EUR 0	99 33%	18 62%	25 55%	41 26%	15 23%
EUR 1 - EUR 9	36 12%	3 9%	5 10%	19 12%	9 14%
EUR 10 - EUR 29	26 9%	3 10%	1 1%	17 11%	5 8%
EUR 30 - EUR 69	3 1%	2 8%	1 1%	0 0	0 0
EUR 70 - EUR 149	1 0	0 0	0 0	1 1%	0 0
EUR 150 or More	1 0	1 4%	0 0	0 0	0 0
Not relevant	114 38%	1 2%	14 31%	72 45%	27 43%
Don't remember	17 6%	2 6%	0 1%	8 5%	7 12%
Average	17,6	62,4	9,7	12,2	6,5

QF12AT2. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who incurred costs trying to sort out the problem'

INDICATE TOTAL AMOUNT

	Total	UK	France	Italy	Poland
TOTAL	297	30	46	158	64
EUR 0	117 39%	18 62%	22 49%	58 37%	18 28%
EUR 1 - EUR 9	33 11%	1 5%	5 10%	18 12%	9 14%
EUR 10 - EUR 29	38 13%	4 14%	1 2%	24 15%	9 14%
EUR 30 - EUR 69	10 3%	2 8%	3 7%	2 1%	2 3%
EUR 70 - EUR 149	3 1%	0 0	0 0	3 2%	0 0
EUR 150 or More	1 1%	1 4%	0 0	0 0	0 0
Not relevant	88 30%	1 4%	14 31%	51 32%	22 35%
Don't remember	7 2%	2 6%	1 1%	1 1%	4 6%
Average	22,2	63,2	19,2	19,1	12,5

QF12A11. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

Costs of repairs or replacement at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	297	30	46	158	64
EUR 0	251 84%	27 91%	42 92%	134 85%	48 75%
EUR 1 - EUR 9	7 2%	1 4%	0	2 1%	4 7%
EUR 10 - EUR 29	14 5%	0	1 3%	10 6%	3 5%
EUR 30 - EUR 69	5 2%	0	2 4%	1 1%	2 3%
EUR 70 - EUR 149	2 1%	0	0	2 1%	0
EUR 150 or More	0	0	0	0	0
Not relevant	0	0	0	0	0
Don't remember	18 6%	2 6%	0 1%	9 6%	7 11%
Average	2,6	0,3	2,5	3	2,8

QF12A21. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	297	30	46	158	64
EUR 0	286	28	45	154	59
	96%	94%	99%	97%	92%
EUR 1 - EUR 9	0	0	0	0	0
	0	0	0	0	0
EUR 10 - EUR 29	0	0	0	0	0
	0	0	0	0	0
EUR 30 - EUR 69	0	0	0	0	0
	0	0	0	0	0
EUR 70 - EUR 149	0	0	0	0	0
	0	0	0	0	0
EUR 150 or More	0	0	0	0	0
	0	0	0	0	0
Not relevant	0	0	0	0	0
	0	0	0	0	0
Don't remember	11	2	0	4	5
	4%	6%	1%	3%	8%
Average	0	0	0	0	0



QF12A31. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	297	30	46	158	64
EUR 0	213 72%	19 64%	39 86%	112 71%	42 66%
EUR 1 - EUR 9	36 12%	3 9%	5 10%	19 12%	9 14%
EUR 10 - EUR 29	26 9%	3 10%	1 1%	17 11%	5 8%
EUR 30 - EUR 69	3 1%	2 8%	1 1%	0 0	0 0
EUR 70 - EUR 149	1 0	0 0	0 0	1 1%	0 0
EUR 150 or More	1 0	1 4%	0 0	0 0	0 0
Not relevant	0 0	0 0	0 0	0 0	0 0
Don't remember	17 6%	2 6%	0 1%	8 5%	7 12%
Average	4,2	20,1	1,3	3,1	1,6

QF12AT1. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

INDICATE TOTAL AMOUNT

	Total	UK	France	Italy	Poland
TOTAL	297	30	46	158	64
EUR 0	205 70%	19 64%	36 80%	109 69%	40 63%
EUR 1 - EUR 9	33 11%	1 5%	5 10%	18 12%	9 14%
EUR 10 - EUR 29	38 13%	4 14%	1 2%	24 15%	9 14%
EUR 30 - EUR 69	10 3%	2 8%	3 7%	2 1%	2 3%
EUR 70 - EUR 149	3 1%	0 0	0 0	3 2%	0 0
EUR 150 or More	1 1%	1 4%	0 0	0 0	0 0
Not relevant	0 0	0 0	0 0	0 0	0 0
Don't remember	7 2%	2 6%	1 1%	1 1%	4 6%
Average	6,5	20,3	3,8	5,8	4,2

QF13. You indicated a price of [INSERT AMOUNT PAID FROM QF3] for the item.

What is the most you would now pay for this item taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress?

FILTER: ASK QF13 IF QF3A=9999999 OR IF [AMOUNT FROM QF3A]=TRUE

	Total	UK	France	Italy	Poland
TOTAL	286	28	44	155	60
Would pay the same price again	79 28%	9 34%	12 28%	47 30%	10 17%
Would pay three quarters of the price	28 10%	3 9%	4 10%	17 11%	3 5%
Would pay half the price	27 10%	2 8%	4 9%	15 10%	6 10%
Would pay one quarter of the price	6 2%	3 10%	0 0	1 1%	2 3%
I wouldn't buy again	133 47%	8 29%	23 52%	68 44%	34 58%
Don't know	13 5%	3 10%	0 1%	6 4%	4 6%

QF14. Which of these, if any, has the seller done so far in response to the problem? Mark all that apply.

FILTER: ASK QF14 IF QF9 = CODES 1 TO 12

	Total	UK	France	Italy	Poland
TOTAL	265	24	36	146	60
Acknowledged problem	73 27%	12 52%	19 53%	16 11%	25 42%
Investigating problem	54 20%	2 10%	2 7%	43 29%	7 12%
Gave a satisfactory explanation	33 13%	2 7%	2 5%	23 16%	7 11%
Gave an unsatisfactory explanation	30 11%	3 13%	3 9%	14 10%	9 15%
Repaired or replaced the item	122 46%	5 20%	9 25%	84 58%	23 39%
Gave a partial or full refund of the money I paid	34 13%	8 33%	9 25%	9 6%	8 14%
Gave credit note or voucher	11 4%	0 0	2 7%	9 6%	0 0
Gave compensation for injury or damages	0 0	0 0	0 0	0 0	0 0
Told me that my legal guarantee was no longer valid	5 2%	1 4%	0 0	2 1%	2 3%
Other	5 2%	0 0	0 1%	3 2%	2 4%
Has done nothing	25 9%	3 12%	7 20%	13 9%	2 4%
Don't know	2 1%	0 0	0 0	0 0	2 3%

QF14. Which of these, if any, has the seller done so far in response to the problem? Mark all that apply.

FILTER: ASK QF14 IF QF9 = CODES 1 TO 12

	Total	UK	France	Italy	Poland
TOTAL	265	24	36	146	60
TOTAL 'GAVE REIMBURSEMENT OR COMPENSATION'	45 17%	8 33%	12 32%	17 12%	8
	239 90%	21 88%	29 80%	133 91%	56 94%

QF15A2. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the seller?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who received reimbursement of compensation'

FILTER: ASK QF15A IF QF14 = 6 OR 7 OR 8

	Total	UK	France	Italy	Poland
TOTAL	45	8	12	17	8
EUR 0	3 6%	0 0	1 6%	2 12%	0 0
EUR 1 - EUR 14	4 8%	1 13%	0 0	0 0	3 31%
EUR 15 - EUR 29	4 10%	1 17%	0 0	3 17%	0 0
EUR 30 - EUR 59	16 36%	5 58%	2 13%	7 42%	3 36%
EUR 60 - EUR 99	12 26%	1 12%	9 76%	2 11%	0 0
EUR 100 or more	4 8%	0 0	1 5%	3 18%	0 0
Don't know	3 6%	0 0	0 0	0 0	3 33%
Average	54,2	37,1	62,7	67,1	27,9

QF15A1. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the seller?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QF15A IF QF14 = 6 OR 7 OR 8

	Total	UK	France	Italy	Poland
TOTAL	297	30	46	158	64
EUR 0	255 86%	22 73%	35 76%	143 91%	55 87%
EUR 1 - EUR 14	4 1%	1 4%	0 0	0 0	3 4%
EUR 15 - EUR 29	4 1%	1 5%	0 0	3 2%	0 0
EUR 30 - EUR 59	16 5%	5 15%	2 3%	7 4%	3 5%
EUR 60 - EUR 99	12 4%	1 3%	9 19%	2 1%	0 0
EUR 100 or more	4 1%	0 0	1 1%	3 2%	0 0
Don't know	3 1%	0 0	0 0	0 0	3 4%
Average	7,2	9,8	14,9	6,3	2,6

QF17. How long did the problem last / has lasted?

FILTER: ASK ALL MODULE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	297	30	46	158	64
Less than one day	71 24%	9 28%	17 37%	35 22%	10 16%
One day to less than a week	91 31%	8 27%	8 17%	65 42%	9 15%
One week to less than one month	94 32%	6 20%	14 30%	42 27%	32 51%
One month to less than three months	19 6%	3 11%	4 8%	9 6%	3 5%
Three months to less than six months	5 2%	1 3%	1 2%	3 2%	0 0
Six months to less than a year	2 1%	1 4%	0 1%	0 0	1 1%
A year or more	2 1%	2 6%	0 0	0 0	0 0
Don't remember	13 4%	0 0	3 6%	3 2%	8 12%
TOTAL 'LESS THAN A MONTH'	255 86%	23 76%	38 83%	142 90%	52 82%
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	24 8%	4 15%	5 10%	12 8%	3 5%
TOTAL 'SIX MONTHS OR MORE'	4 1%	3 10%	0 1%	0 0	1 1%



D4\_1. Please indicate to what extent you agree or disagree with each of the following statements:  
 Consumers should NOT always expect a high level of good or service quality, even if they pay a premium price.

FILTER: ASK D4.1 IF RESPONDENT FILLED IN A MARKET MODULE

	Total	UK	France	Italy	Poland
TOTAL	1811	318	405	929	159
Totally agree	113 6%	31 10%	39 10%	27 3%	16 10%
Tend to agree	123 7%	18 6%	49 12%	34 4%	22 14%
Tend to disagree	316 17%	41 13%	71 18%	164 18%	40 25%
Totally disagree	1238 68%	221 69%	241 60%	698 75%	78 49%
TOTAL 'AGREE'	237 13%	49 15%	88 22%	61 7%	38 24%
TOTAL 'DISAGREE'	1554 86%	262 82%	313 77%	862 93%	118 74%
Don't know	20 1%	7 2%	5 1%	6 1%	3 2%

D4\_2. Please indicate to what extent you agree or disagree with each of the following statements:  
 Consumers should NOT expect to be compensated if something goes wrong with a good or a service.

FILTER: ASK D4.2 IF RESPONDENT FILLED IN A MARKET MODULE

	Total	UK	France	Italy	Poland
TOTAL	1811	318	405	929	159
Totally agree	70 4%	11 3%	31 8%	17 2%	11 7%
Tend to agree	91 5%	19 6%	26 7%	22 2%	24 15%
Tend to disagree	435 24%	70 22%	82 20%	242 26%	41 26%
Totally disagree	1191 66%	214 67%	261 64%	638 69%	78 49%
TOTAL 'AGREE'	161 9%	30 9%	57 14%	39 4%	35 22%
TOTAL 'DISAGREE'	1626 90%	284 89%	344 85%	880 95%	119 75%
Don't know	23 1%	4 1%	4 1%	10 1%	5 3%

D4\_3. Please indicate to what extent you agree or disagree with each of the following statements:

Consumers should NOT expect to have access to customer service whenever they need it.

FILTER: ASK D4.3 IF RESPONDENT FILLED IN A MARKET MODULE

	Total	UK	France	Italy	Poland
TOTAL	1811	318	405	929	159
Totally agree	52 3%	10 3%	15 4%	11 1%	16 10%
Tend to agree	98 5%	20 6%	16 4%	33 4%	29 18%
Tend to disagree	403 22%	57 18%	50 12%	257 28%	38 24%
Totally disagree	1232 68%	225 71%	321 79%	616 66%	69 44%
TOTAL 'AGREE'	150 8%	30 9%	31 8%	44 5%	45 29%
TOTAL 'DISAGREE'	1635 90%	283 89%	371 92%	873 94%	108 68%
Don't know	26 1%	6 2%	2 1%	12 1%	6 4%

D4T. Total level of agreement with statements on consumers expectations

	Total	UK	France	Italy	Poland
TOTAL	1806	316	405	927	159
Low expectations ( <i>Agrees with at least one statement</i> )	86 5%	15 5%	26 6%	20 2%	25 16%
Medium expectations ( <i>Does not agree with one of two statements</i> )	272 15%	60 19%	87 21%	85 9%	41 26%
High expectations ( <i>Does not agree with all three statements</i> )	1448 80%	241 76%	292 72%	822 89%	93 59%

D5. Would you say you live in a rural area or village, small or middle sized town, or large town or city?

	Total	UK	France	Italy	Poland
TOTAL	8042	1996	2059	2000	1987
Rural area or village	2341 29%	389 19%	887 43%	289 14%	776 39%
Small or middle-sized town	3337 41%	817 41%	907 44%	892 45%	721 36%
Large town or city	2320 29%	780 39%	264 13%	818 41%	458 23%
Don't know	43 1%	11 1%	1 0	0 0	31 2%
Not Stated	1 0	0 0	0 0	1 0	0 0

D6. What is the highest level of education you have achieved?

	Total	UK	France	Italy	Poland
TOTAL	8042	1996	2059	2000	1987
Primary education: Primary school / Skills for Life or equivalent	619 8%	89 4%	210 10%	94 5%	226 11%
Lower secondary education ( <i>usually ages 11-15</i> ): Secondary school / Skillstart or equivalent	1116 14%	233 12%	169 8%	558 28%	156 8%
Upper secondary education ( <i>usually ages 16-19</i> ): GCSE / SCE Standard Grades/ General National Vocational Qualification, Apprenticeship/ Scottish National Qualification Higher	3622 45%	741 37%	889 43%	832 42%	1160 58%
Post-secondary education ( <i>after secondary school, not including university or equivalent</i> ): HE Access	702 9%	259 13%	183 9%	171 9%	89 4%
University (undergraduate and post-graduate) or equivalent vocational training: Bachelor's Degree / Master's Degree / National Vocational Qualification ( <i>Level 4 or 5</i> )	1800 22%	606 30%	545 26%	321 16%	329 17%
PHD/ advanced research qualification: Doctor of Philosophy	103 1%	18 1%	59 3%	23 1%	3 0
TOTAL 'LOW'	1735 22%	322 16%	379 18%	651 33%	382 19%
TOTAL 'MEDIUM'	4324 54%	1000 50%	1072 52%	1003 50%	1249 63%
TOTAL 'HIGH'	1903 24%	624 31%	604 29%	344 17%	332 17%
Don't know	80 1%	51 3%	3 0	2 0	25 1%

D7. What is your current occupation?

	Total	UK	France	Italy	Poland
TOTAL	8042	1996	2059	2000	1987
Self-employed	619 8%	184 9%	90 4%	231 12%	115 6%
Manager	350 4%	163 8%	123 6%	29 1%	35 2%
Other white collar	1683 21%	337 17%	532 26%	500 25%	314 16%
Blue collar	1300 16%	271 14%	193 9%	292 15%	544 27%
Student	543 7%	143 7%	97 5%	166 8%	137 7%
House-person and other not in employment	841 10%	249 12%	186 9%	221 11%	185 9%
Seeking a job	622 8%	121 6%	266 13%	117 6%	117 6%
Retired	2010 25%	487 24%	572 28%	444 22%	507 26%
TOTAL 'SELF-EMPLOYED'	619 8%	184 9%	90 4%	231 12%	115 6%
TOTAL 'EMPLOYEE'	2033 25%	500 25%	655 32%	528 26%	349 18%
TOTAL 'MANUAL WORKER'	1300 16%	271 14%	193 9%	292 15%	544 27%
TOTAL 'WITHOUT A PROFESSIONAL ACTIVITY'	4015 50%	1000 50%	1121 54%	949 47%	945 48%
	74 1%	40 2%	0 0	0 0	35 2%

D8. Thinking about your household's financial situation would you say that making ends meet every month is...?

	Total	UK	France	Italy	Poland
TOTAL	8042	1996	2059	2000	1987
Very difficult	1010 13%	163 8%	279 14%	394 20%	173 9%
Fairly difficult	3327 41%	605 30%	814 40%	967 48%	941 47%
Fairly easy	2942 37%	959 48%	829 40%	465 23%	689 35%
Very easy	369 5%	185 9%	79 4%	61 3%	44 2%
Don't know	394 5%	84 4%	57 3%	113 6%	140 7%
TOTAL 'DIFFICULT'	4337 54%	768 38%	1094 53%	1361 68%	1114 56%
TOTAL 'EASY'	3311 41%	1144 57%	908 44%	526 26%	733 37%



D9. How frequently do you use the internet?

ONLY FOR FACE-TO-FACE RESPONDENTS

	Total	UK	France	Italy	Poland
TOTAL	1811	318	405	929	159
Every day or almost every day	1426 79%	277 87%	360 89%	688 74%	100 63%
Once a week	125 7%	15 5%	7 2%	88 10%	15 9%
2 or 3 times a month	56 3%	4 1%	6 1%	30 3%	16 10%
Once a month	18 1%	2 1%	4 1%	10 1%	2 1%
A couple of times a year or less often	11 1%	0 0	3 1%	6 1%	3 2%
Never	171 9%	19 6%	26 6%	105 11%	21 13%
Don't know	4 0	0 0	0 0	1 0	3 2%
TOTAL 'FREQUENT USER'	1551 86%	292 92%	367 91%	777 84%	115 72%
TOTAL 'SEVERAL TIMES A MONTH'	74 4%	6 2%	9 2%	40 4%	18 11%
TOTAL 'LESS OFTEN OR NEVER'	182 10%	19 6%	28 7%	111 12%	23 15%

B1. Country

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	8042	3852	4190	998	1998	2050	2996	998	1998	2050	1241	1755	2341	3337	2320
UK	1996	974	1022	315	483	513	685	315	483	513	281	403	389	817	780
	25%	25%	24%	32%	24%	25%	23%	32%	24%	25%	23%	23%	17%	24%	34%
France	2059	980	1079	231	509	546	774	231	509	546	329	445	887	907	264
	26%	25%	26%	23%	25%	27%	26%	23%	25%	27%	27%	25%	38%	27%	11%
Italy	2000	954	1046	172	470	554	804	172	470	554	302	502	289	892	818
	25%	25%	25%	17%	24%	27%	27%	17%	24%	27%	24%	29%	12%	27%	35%
Poland	1987	944	1043	280	536	437	733	280	536	437	328	405	776	721	458
	25%	25%	25%	28%	27%	21%	24%	28%	27%	21%	26%	23%	33%	22%	20%

B1. Country

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy
TOTAL	8042	1735	4324	1903	619	2033	1300	622	2010	1384	4337	3311
UK	1996	322	1000	624	184	500	271	121	487	392	768	1144
	25%	19%	23%	33%	30%	25%	21%	19%	24%	28%	18%	35%
France	2059	379	1072	604	90	655	193	266	572	283	1094	908
	26%	22%	25%	32%	14%	32%	15%	43%	28%	20%	25%	27%
Italy	2000	651	1003	344	231	528	292	117	444	388	1361	526
	25%	38%	23%	18%	37%	26%	22%	19%	22%	28%	31%	16%
Poland	1987	382	1249	332	115	349	544	117	507	322	1114	733
	25%	22%	29%	17%	19%	17%	42%	19%	25%	23%	26%	22%

D1. Gender

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	8042	3852	4190	998	1998	2050	2996	998	1998	2050	1241	1755	2341	3337	2320
Male	3852	3852	0	509	908	960	1475	509	908	960	635	841	1164	1571	1096
	48%	100%	0	51%	45%	47%	49%	51%	45%	47%	51%	48%	50%	47%	47%
Female	4190	0	4190	489	1090	1090	1521	489	1090	1090	606	915	1177	1766	1224
	52%	0	100%	49%	55%	53%	51%	49%	55%	53%	49%	52%	50%	53%	53%

D1. Gender

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy
TOTAL	8042	1735	4324	1903	619	2033	1300	622	2010	1384	4337	3311
Male	3852	817	2140	864	393	844	851	343	1012	366	1995	1670
	48%	47%	49%	45%	63%	42%	65%	55%	50%	26%	46%	50%
Female	4190	918	2184	1039	226	1189	450	278	998	1018	2342	1641
	52%	53%	51%	55%	37%	58%	35%	45%	50%	74%	54%	50%

D2\_2. How old are you?

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	8042	3852	4190	998	1998	2050	2996	998	1998	2050	1241	1755	2341	3337	2320
18-24	998	509	489	998	0	0	0	998	0	0	0	0	271	388	331
	12%	13%	12%	100%	0	0	0	100%	0	0	0	0	12%	12%	14%
25-39	1998	908	1090	0	1998	0	0	0	1998	0	0	0	537	864	582
	25%	24%	26%	0	100%	0	0	0	100%	0	0	0	23%	26%	25%
40-54	2050	960	1090	0	0	2050	0	0	0	2050	0	0	608	836	595
	25%	25%	26%	0	0	100%	0	0	0	100%	0	0	26%	25%	26%
55-64	1241	635	606	0	0	0	1241	0	0	0	1241	0	382	511	343
	15%	16%	14%	0	0	0	41%	0	0	0	100%	0	16%	15%	15%
65 or more	1755	841	915	0	0	0	1755	0	0	0	0	1755	544	737	469
	22%	22%	22%	0	0	0	59%	0	0	0	0	100%	23%	22%	20%
Average	47,5	47,5	47,4	20,9	31,9	46,8	67,2	20,9	31,9	46,8	59,5	72,6	48,8	47,6	46,1

D2\_2. How old are you?

	ACHIEVED EDUCATION				OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION	
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy
TOTAL	8042	1735	4324	1903	619	2033	1300	622	2010	1384	4337	3311
18-24	998	126	705	158	23	136	133	151	0	533	499	384
	12%	7%	16%	8%	4%	7%	10%	24%	0	39%	12%	12%
25-39	1998	157	1081	742	167	807	454	236	2	308	1064	848
	25%	9%	25%	39%	27%	40%	35%	38%	0	22%	25%	26%
40-54	2050	294	1190	547	283	810	490	167	31	250	1203	762
	25%	17%	28%	29%	46%	40%	38%	27%	2%	18%	28%	23%
55-64	1241	324	678	230	122	252	198	67	407	189	688	505
	15%	19%	16%	12%	20%	12%	15%	11%	20%	14%	16%	15%
65 or more	1755	834	670	225	24	28	26	1	1569	104	884	813
	22%	48%	15%	12%	4%	1%	2%	0	78%	7%	20%	25%
Average	47,5	58,9	44,7	43,2	45,2	41	41,1	35,7	70,3	36,7	47,2	48,6

D3\_UK. What region do you live in?

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	1996	974	1022	315	483	513	685	315	483	513	281	403	389	817	780
UK															
North East	86 4%	43 4%	42 4%	15 5%	21 4%	15 3%	34 5%	15 5%	21 4%	15 3%	14 5%	21 5%	12 3%	37 5%	37 5%
North West	229 11%	116 12%	113 11%	27 9%	39 8%	62 12%	101 15%	27 9%	39 8%	62 12%	41 15%	60 15%	46 12%	99 12%	82 11%
Yorkshire / Humber	176 9%	92 9%	84 8%	31 10%	51 11%	38 7%	56 8%	31 10%	51 11%	38 7%	27 9%	30 7%	18 5%	128 16%	28 4%
East Midlands	151 8%	72 7%	79 8%	19 6%	26 5%	47 9%	58 8%	19 6%	26 5%	47 9%	17 6%	41 10%	54 14%	72 9%	25 3%
West Midlands	179 9%	91 9%	87 9%	20 6%	51 10%	43 8%	65 10%	20 6%	51 10%	43 8%	29 10%	37 9%	54 14%	38 5%	85 11%
East of England	192 10%	91 9%	101 10%	20 6%	54 11%	54 11%	64 9%	20 6%	54 11%	54 11%	29 10%	35 9%	34 9%	95 12%	62 8%
London	252 13%	117 12%	135 13%	59 19%	70 14%	70 14%	54 8%	59 19%	70 14%	70 14%	25 9%	28 7%	3 1%	55 7%	189 24%
South East	279 14%	130 13%	149 15%	33 10%	84 17%	85 17%	77 11%	33 10%	84 17%	85 17%	36 13%	41 10%	40 10%	163 20%	76 10%
South West	178 9%	86 9%	93 9%	43 14%	34 7%	42 8%	59 9%	43 14%	34 7%	42 8%	19 7%	41 10%	35 9%	55 7%	88 11%



D3\_UK. What region do you live in?

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	1996	974	1022	315	483	513	685	315	483	513	281	403	389	817	780
Wales	100	53	47	14	16	22	48	14	16	22	16	32	44	24	31
	5%	5%	5%	5%	3%	4%	7%	5%	3%	4%	6%	8%	11%	3%	4%
Scotland	173	83	91	34	38	34	68	34	38	34	30	37	48	49	76
	9%	8%	9%	11%	8%	7%	10%	11%	8%	7%	11%	9%	12%	6%	10%
Refusal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

D3\_UK. What region do you live in?

	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy
TOTAL	1996	322	1000	624	184	500	271	121	487	392	768	1144
UK												
North East	86 4%	9 3%	41 4%	33 5%	10 5%	18 4%	8 3%	4 3%	30 6%	17 4%	26 3%	57 5%
North West	229 11%	32 10%	116 12%	74 12%	18 10%	42 8%	28 10%	14 11%	75 15%	47 12%	90 12%	136 12%
Yorkshire / Humber	176 9%	25 8%	102 10%	45 7%	17 9%	54 11%	30 11%	8 7%	34 7%	28 7%	47 6%	115 10%
East Midlands	151 8%	25 8%	85 9%	40 6%	13 7%	35 7%	16 6%	2 2%	48 10%	35 9%	53 7%	97 8%
West Midlands	179 9%	31 10%	103 10%	43 7%	6 3%	57 11%	27 10%	18 15%	46 9%	21 5%	68 9%	101 9%
East of England	192 10%	43 13%	72 7%	74 12%	26 14%	56 11%	21 8%	14 12%	45 9%	27 7%	73 10%	108 9%
London	252 13%	39 12%	118 12%	86 14%	24 13%	62 12%	40 15%	18 15%	31 6%	70 18%	124 16%	115 10%
South East	279 14%	39 12%	126 13%	107 17%	30 16%	84 17%	49 18%	6 5%	53 11%	55 14%	115 15%	157 14%
South West	178 9%	21 7%	92 9%	55 9%	18 10%	44 9%	19 7%	9 8%	43 9%	45 11%	59 8%	107 9%

D3\_UK. What region do you live in?

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy
TOTAL	1996	322	1000	624	184	500	271	121	487	392	768	1144
Wales	100	28	54	16	9	11	14	9	35	18	48	50
	5%	9%	5%	3%	5%	2%	5%	8%	7%	5%	6%	4%
Scotland	173	29	90	50	13	38	19	19	47	30	65	100
	9%	9%	9%	8%	7%	8%	7%	16%	10%	8%	9%	9%
Refusal	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0

D3\_FR. What region do you live in?

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	2059	980	1079	231	509	546	774	231	509	546	329	445	887	907	264
FRANCE															
Ile de France	353 17%	168 17%	186 17%	45 20%	107 21%	87 16%	115 15%	45 20%	107 21%	87 16%	51 16%	63 14%	33 4%	199 22%	120 45%
Champagne Ardenne	45 2%	18 2%	27 3%	6 2%	10 2%	9 2%	20 3%	6 2%	10 2%	9 2%	10 3%	10 2%	28 3%	17 2%	0 0
Picardie	64 3%	29 3%	36 3%	5 2%	20 4%	20 4%	19 2%	5 2%	20 4%	20 4%	10 3%	9 2%	42 5%	19 2%	4 1%
Haute Normandie	62 3%	30 3%	33 3%	4 2%	16 3%	21 4%	21 3%	4 2%	16 3%	21 4%	8 3%	12 3%	17 2%	32 3%	13 5%
Centre	87 4%	40 4%	47 4%	11 5%	21 4%	21 4%	34 4%	11 5%	21 4%	21 4%	18 5%	16 4%	26 3%	29 3%	31 12%
Nord Pas de Calais	51 2%	25 3%	26 2%	4 2%	16 3%	13 2%	18 2%	4 2%	16 3%	13 2%	7 2%	11 2%	24 3%	24 3%	3 1%
Lorraine	56 3%	24 2%	33 3%	0 0	21 4%	15 3%	20 3%	0 0	21 4%	15 3%	8 2%	12 3%	19 2%	32 4%	6 2%
Alsace	135 7%	71 7%	63 6%	22 10%	24 5%	45 8%	43 6%	22 10%	24 5%	45 8%	13 4%	30 7%	99 11%	36 4%	0 0
Franche Comté	78 4%	36 4%	42 4%	9 4%	25 5%	18 3%	26 3%	9 4%	25 5%	18 3%	12 4%	14 3%	48 5%	26 3%	3 1%

D3\_FR. What region do you live in?

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	2059	980	1079	231	509	546	774	231	509	546	329	445	887	907	264
Basse Normandie	62	28	34	4	23	17	17	4	23	17	7	10	30	32	0
	3%	3%	3%	2%	5%	3%	2%	2%	5%	3%	2%	2%	3%	4%	0
Pays de la Loire	38	17	22	4	9	12	13	4	9	12	7	6	27	6	5
	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	1%	3%	1%	2%
Bretagne	120	55	65	16	29	37	38	16	29	37	17	21	83	34	3
	6%	6%	6%	7%	6%	7%	5%	7%	6%	7%	5%	5%	9%	4%	1%
Limousin	109	46	63	0	0	34	74	0	0	34	47	28	109	0	0
	5%	5%	6%	0	0	6%	10%	0	0	6%	14%	6%	12%	0	0
Auvergne	62	30	32	1	18	18	24	1	18	18	11	13	33	21	9
	3%	3%	3%	1%	4%	3%	3%	1%	4%	3%	3%	3%	4%	2%	3%
Poitou Charentes	110	50	60	16	22	23	50	16	22	23	19	31	35	69	6
	5%	5%	6%	7%	4%	4%	6%	7%	4%	4%	6%	7%	4%	8%	2%
Aquitaine	98	44	53	7	29	31	30	7	29	31	12	18	38	52	7
	5%	5%	5%	3%	6%	6%	4%	3%	6%	6%	4%	4%	4%	6%	3%
Midi-Pyrénées	26	12	14	3	7	9	8	3	7	9	3	4	18	7	1
	1%	1%	1%	1%	1%	2%	1%	1%	1%	2%	1%	1%	2%	1%	0
Bourgogne	202	121	81	34	30	44	93	34	30	44	30	64	39	136	27
	10%	12%	8%	15%	6%	8%	12%	15%	6%	8%	9%	14%	4%	15%	10%
Rhône-Alpes	47	22	25	4	15	9	19	4	15	9	9	10	15	31	2
	2%	2%	2%	2%	3%	2%	2%	2%	3%	2%	3%	2%	2%	3%	1%

1285

D3\_FR. What region do you live in?

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	2059	980	1079	231	509	546	774	231	509	546	329	445	887	907	264
Languedoc Roussillon	88	41	47	10	24	22	33	10	24	22	11	22	41	40	8
	4%	4%	4%	4%	5%	4%	4%	4%	5%	4%	3%	5%	5%	4%	3%
Provence Cote d'Azur	166	75	91	26	42	39	59	26	42	39	20	39	84	66	16
	8%	8%	8%	11%	8%	7%	8%	11%	8%	7%	6%	9%	9%	7%	6%
Refuse	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

D3\_FR. What region do you live in?

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy
TOTAL	2059	379	1072	604	90	655	193	266	572	283	1094	908
FRANCE												
Ile de France	353 17%	43 11%	154 14%	154 26%	19 21%	129 20%	33 17%	37 14%	81 14%	54 19%	196 18%	148 16%
Champagne Ardenne	45 2%	14 4%	24 2%	7 1%	0 0	10 1%	8 4%	6 2%	15 3%	6 2%	26 2%	18 2%
Picardie	64 3%	12 3%	34 3%	18 3%	3 3%	24 4%	6 3%	9 3%	12 2%	10 4%	44 4%	20 2%
Haute Normandie	62 3%	8 2%	26 2%	28 5%	6 6%	22 3%	10 5%	2 1%	17 3%	6 2%	30 3%	32 4%
Centre	87 4%	20 5%	57 5%	10 2%	4 4%	23 3%	11 6%	10 4%	20 3%	20 7%	59 5%	28 3%
Nord Pas de Calais	51 2%	12 3%	27 3%	12 2%	0 0	15 2%	5 3%	7 3%	15 3%	9 3%	31 3%	19 2%
Lorraine	56 3%	16 4%	31 3%	9 1%	2 2%	17 3%	9 5%	7 3%	17 3%	5 2%	39 4%	18 2%
Alsace	135 7%	9 2%	86 8%	40 7%	4 4%	64 10%	13 7%	13 5%	37 6%	5 2%	41 4%	79 9%
Franche Comté	78 4%	14 4%	49 5%	15 2%	5 5%	25 4%	8 4%	10 4%	18 3%	13 4%	45 4%	33 4%

D3\_FR. What region do you live in?

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy
TOTAL	2059	379	1072	604	90	655	193	266	572	283	1094	908
Basse Normandie	62	6	34	21	3	23	3	11	15	6	31	30
	3%	2%	3%	4%	3%	4%	1%	4%	3%	2%	3%	3%
Pays de la Loire	38	5	22	11	1	12	7	7	10	1	22	15
	2%	1%	2%	2%	1%	2%	4%	3%	2%	0	2%	2%
Bretagne	120	16	72	32	4	40	16	17	31	12	61	57
	6%	4%	7%	5%	4%	6%	8%	7%	5%	4%	6%	6%
Limousin	109	44	48	18	0	18	0	17	43	31	48	60
	5%	11%	4%	3%	0	3%	0	6%	8%	11%	4%	7%
Auvergne	62	16	34	13	0	18	7	13	19	6	46	15
	3%	4%	3%	2%	0	3%	4%	5%	3%	2%	4%	2%
Poitou Charentes	110	27	56	26	2	36	8	12	34	18	60	46
	5%	7%	5%	4%	2%	6%	4%	4%	6%	6%	5%	5%
Aquitaine	98	11	51	35	5	33	12	11	25	12	52	42
	5%	3%	5%	6%	6%	5%	6%	4%	4%	4%	5%	5%
Midi-Pyrénées	26	2	13	10	2	12	2	3	5	2	13	12
	1%	1%	1%	2%	2%	2%	1%	1%	1%	1%	1%	1%
Bourgogne	202	43	93	66	17	36	6	29	79	35	72	124
	10%	11%	9%	11%	18%	6%	3%	11%	14%	12%	7%	14%
Rhône-Alpes	47	10	26	11	1	16	7	4	13	5	24	22
	2%	3%	2%	2%	1%	2%	4%	1%	2%	2%	2%	2%

1288



D3\_FR. What region do you live in?

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy
TOTAL	2059	379	1072	604	90	655	193	266	572	283	1094	908
Languedoc Roussillon	88	18	53	18	5	23	12	19	22	7	53	32
	4%	5%	5%	3%	5%	4%	6%	7%	4%	3%	5%	4%
Provence Cote d'Azur	166	34	82	50	9	60	11	21	45	20	104	59
	8%	9%	8%	8%	10%	9%	6%	8%	8%	7%	9%	7%
Refuse	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0

D3\_IT. What region do you live in?

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	2000	954	1046	172	470	554	804	172	470	554	302	502	289	892	818
ITALY															
Liguria	55 3%	26 3%	29 3%	6 3%	11 2%	15 3%	24 3%	6 3%	11 2%	15 3%	8 3%	16 3%	8 3%	2 0	45 6%
Lombardia	325 16%	156 16%	170 16%	19 11%	74 16%	98 18%	134 17%	19 11%	74 16%	98 18%	52 17%	82 16%	67 23%	122 14%	136 17%
Piemonte/Valle d'Aosta	154 8%	75 8%	79 8%	11 6%	35 7%	42 8%	66 8%	11 6%	35 7%	42 8%	24 8%	41 8%	5 2%	72 8%	77 9%
Emilia Romagna	147 7%	69 7%	78 7%	12 7%	30 6%	40 7%	64 8%	12 7%	30 6%	40 7%	21 7%	43 9%	21 7%	92 10%	35 4%
Friuli Venezia Giulia	42 2%	20 2%	22 2%	2 1%	10 2%	12 2%	18 2%	2 1%	10 2%	12 2%	6 2%	12 2%	0 0	35 4%	6 1%
Trentino Alto Adige	33 2%	16 2%	17 2%	3 2%	8 2%	10 2%	12 1%	3 2%	8 2%	10 2%	6 2%	6 1%	30 10%	3 0	0 0
Veneto	163 8%	79 8%	84 8%	13 7%	40 8%	47 9%	62 8%	13 7%	40 8%	47 9%	24 8%	38 8%	43 15%	71 8%	48 6%
Lazio	189 9%	89 9%	99 9%	16 9%	43 9%	54 10%	75 9%	16 9%	43 9%	54 10%	28 9%	48 10%	3 1%	24 3%	162 20%
Marche	52 3%	26 3%	26 3%	6 3%	12 2%	14 2%	21 3%	6 3%	12 2%	14 2%	8 3%	13 3%	0 0	52 6%	0 0

D3\_IT. What region do you live in?

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	2000	954	1046	172	470	554	804	172	470	554	302	502	289	892	818
Toscana	126	54	71	9	29	35	52	9	29	35	20	33	6	1	119
	6%	6%	7%	5%	6%	6%	7%	5%	6%	6%	7%	6%	2%	0	15%
Umbria	30	15	15	2	10	5	13	2	10	5	4	9	2	6	22
	2%	2%	1%	1%	2%	1%	2%	1%	2%	1%	1%	2%	1%	1%	3%
Abruzzo/Molise	56	27	29	5	14	15	22	5	14	15	8	14	5	48	3
	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	2%	5%	0
Calabria	66	32	35	8	16	17	26	8	16	17	10	15	15	51	0
	3%	3%	3%	5%	3%	3%	3%	5%	3%	3%	3%	3%	5%	6%	0
Campania	187	88	100	19	48	50	70	19	48	50	29	41	0	127	61
	9%	9%	10%	11%	10%	9%	9%	11%	10%	9%	10%	8%	0	14%	7%
Puglia/Basilicata	154	73	80	18	38	40	58	18	38	40	22	36	5	68	80
	8%	8%	8%	10%	8%	7%	7%	10%	8%	7%	7%	7%	2%	8%	10%
Sardegna	57	28	29	6	13	17	21	6	13	17	7	13	0	44	13
	3%	3%	3%	4%	3%	3%	3%	4%	3%	3%	2%	3%	0	5%	2%
Sicilia	165	82	83	16	40	42	66	16	40	42	25	41	79	74	12
	8%	9%	8%	9%	9%	8%	8%	9%	9%	8%	8%	8%	27%	8%	1%
Refuse	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

D3\_IT. What region do you live in?

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy
TOTAL	2000	651	1003	344	231	528	292	117	444	388	1361	526
ITALY												
Liguria	55 3%	20 3%	27 3%	8 2%	2 1%	21 4%	4 1%	1 1%	13 3%	14 4%	9 1%	38 7%
Lombardia	325 16%	83 13%	162 16%	81 23%	53 23%	106 20%	40 14%	13 11%	89 20%	24 6%	169 12%	147 28%
Piemonte/Valle d'Aosta	154 8%	43 7%	83 8%	28 8%	17 7%	40 8%	21 7%	12 10%	40 9%	24 6%	106 8%	35 7%
Emilia Romagna	147 7%	51 8%	81 8%	15 5%	24 10%	41 8%	18 6%	9 8%	39 9%	16 4%	134 10%	13 3%
Friuli Venezia Giulia	42 2%	14 2%	18 2%	10 3%	8 3%	8 2%	4 1%	6 5%	11 2%	5 1%	29 2%	11 2%
Trentino Alto Adige	33 2%	12 2%	18 2%	3 1%	3 1%	7 1%	9 3%	1 1%	7 2%	7 2%	8 1%	20 4%
Veneto	163 8%	52 8%	84 8%	27 8%	32 14%	35 7%	30 10%	7 6%	30 7%	29 7%	94 7%	65 12%
Lazio	189 9%	40 6%	106 11%	43 12%	24 10%	39 7%	20 7%	15 13%	38 8%	52 14%	157 12%	18 3%
Marche	52 3%	14 2%	32 3%	6 2%	9 4%	10 2%	7 2%	6 5%	14 3%	7 2%	17 1%	35 7%

D3\_IT. What region do you live in?

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy
TOTAL	2000	651	1003	344	231	528	292	117	444	388	1361	526
Toscana	126	59	54	13	17	36	25	4	27	17	91	18
	6%	9%	5%	4%	7%	7%	9%	3%	6%	4%	7%	3%
Umbria	30	0	6	23	0	13	1	2	9	5	2	28
	2%	0	1%	7%	0	2%	0	2%	2%	1%	0	5%
Abruzzo/Molise	56	14	29	13	9	10	7	4	14	12	42	10
	3%	2%	3%	4%	4%	2%	2%	3%	3%	3%	3%	2%
Calabria	66	33	28	5	4	9	18	3	16	16	53	14
	3%	5%	3%	2%	2%	2%	6%	3%	4%	4%	4%	3%
Campania	187	82	75	30	8	40	48	13	46	32	159	28
	9%	13%	7%	9%	4%	7%	17%	11%	10%	8%	12%	5%
Puglia/Basilicata	154	41	106	6	7	50	10	8	13	64	119	26
	8%	6%	11%	2%	3%	10%	3%	7%	3%	17%	9%	5%
Sardegna	57	19	34	3	4	12	12	4	11	14	44	13
	3%	3%	3%	1%	2%	2%	4%	4%	3%	4%	3%	2%
Sicilia	165	74	60	30	9	51	20	8	27	50	128	8
	8%	11%	6%	9%	4%	10%	7%	7%	6%	13%	9%	2%
Refuse	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0

D3\_PL. What region do you live in?

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	1987	944	1043	280	536	437	733	280	536	437	328	405	776	721	458
POLAND															
Dolnośląskie	152 8%	71 7%	81 8%	23 8%	37 7%	27 6%	64 9%	23 8%	37 7%	27 6%	22 7%	42 10%	34 4%	80 11%	36 8%
Kujawsko-pomorskie	107 5%	53 6%	54 5%	16 6%	32 6%	26 6%	33 5%	16 6%	32 6%	26 6%	16 5%	18 4%	50 6%	26 4%	31 7%
Lubelskie	112 6%	54 6%	58 6%	13 4%	31 6%	24 6%	44 6%	13 4%	31 6%	24 6%	17 5%	27 7%	60 8%	34 5%	18 4%
Lubuskie	52 3%	23 2%	30 3%	7 3%	15 3%	15 3%	15 2%	7 3%	15 3%	15 3%	5 2%	10 2%	21 3%	21 3%	11 2%
Łódzkie	134 7%	63 7%	71 7%	21 7%	33 6%	26 6%	54 7%	21 7%	33 6%	26 6%	31 9%	23 6%	37 5%	57 8%	40 9%
Małopolskie	170 9%	79 8%	91 9%	23 8%	46 9%	41 9%	60 8%	23 8%	46 9%	41 9%	27 8%	33 8%	85 11%	36 5%	46 10%
Mazowieckie	272 14%	131 14%	141 14%	34 12%	75 14%	59 13%	105 14%	34 12%	75 14%	59 13%	40 12%	66 16%	108 14%	65 9%	90 20%
Opolskie	55 3%	23 2%	31 3%	7 2%	14 3%	17 4%	16 2%	7 2%	14 3%	17 4%	7 2%	9 2%	21 3%	32 4%	1 0
Podkarpackie	108 5%	54 6%	55 5%	15 5%	32 6%	23 5%	39 5%	15 5%	32 6%	23 5%	23 7%	15 4%	71 9%	28 4%	9 2%

D3\_PL. What region do you live in?

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	1987	944	1043	280	536	437	733	280	536	437	328	405	776	721	458
Podlaskie	62	30	32	7	16	18	21	7	16	18	8	12	33	20	9
	3%	3%	3%	3%	3%	4%	3%	3%	3%	4%	3%	3%	4%	3%	2%
Pomorskie	114	55	60	18	30	27	39	18	30	27	16	23	37	38	39
	6%	6%	6%	7%	6%	6%	5%	7%	6%	6%	5%	6%	5%	5%	9%
Śląskie	245	117	128	40	60	48	97	40	60	48	55	42	47	138	55
	12%	12%	12%	14%	11%	11%	13%	14%	11%	11%	17%	10%	6%	19%	12%
Świętokrzyskie	66	32	35	7	17	16	26	7	17	16	9	17	38	19	7
	3%	3%	3%	2%	3%	4%	4%	2%	3%	4%	3%	4%	5%	3%	2%
Warmińsko-mazurskie	73	34	39	17	20	17	20	17	20	17	11	9	36	30	4
	4%	4%	4%	6%	4%	4%	3%	6%	4%	4%	3%	2%	5%	4%	1%
Wielkopolskie	176	82	94	20	54	36	65	20	54	36	25	41	68	55	47
	9%	9%	9%	7%	10%	8%	9%	7%	10%	8%	8%	10%	9%	8%	10%
Zachodniopomorskie	88	44	44	12	26	16	34	12	26	16	16	18	29	44	15
	4%	5%	4%	4%	5%	4%	5%	4%	5%	4%	5%	4%	4%	6%	3%
Refuse	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

D3\_PL. What region do you live in?

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy
TOTAL	1987	382	1249	332	115	349	544	117	507	322	1114	733
POLAND												
Dolnośląskie	152 8%	22 6%	94 8%	34 10%	10 9%	35 10%	21 4%	10 8%	44 9%	27 9%	76 7%	68 9%
Kujawsko-pomorskie	107 5%	35 9%	60 5%	12 4%	8 7%	14 4%	25 5%	14 12%	24 5%	21 7%	76 7%	20 3%
Lubelskie	112 6%	18 5%	66 5%	28 8%	12 10%	20 6%	26 5%	3 3%	32 6%	17 5%	67 6%	37 5%
Lubuskie	52 3%	24 6%	27 2%	1 0	0 0	0 0	20 4%	7 6%	10 2%	16 5%	29 3%	23 3%
Łódzkie	134 7%	19 5%	97 8%	17 5%	9 8%	21 6%	43 8%	11 9%	31 6%	20 6%	73 7%	42 6%
Małopolskie	170 9%	17 5%	111 9%	37 11%	10 9%	45 13%	38 7%	4 4%	40 8%	28 9%	92 8%	54 7%
Mazowieckie	272 14%	45 12%	159 13%	63 19%	19 16%	77 22%	63 12%	9 8%	70 14%	28 9%	134 12%	110 15%
Opolskie	55 3%	10 3%	32 3%	13 4%	11 9%	11 3%	13 2%	2 2%	9 2%	8 2%	18 2%	34 5%
Podkarpackie	108 5%	26 7%	68 5%	14 4%	3 2%	13 4%	34 6%	14 12%	27 5%	18 6%	82 7%	20 3%



D3\_PL. What region do you live in?

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy
TOTAL	1987	382	1249	332	115	349	544	117	507	322	1114	733
Podlaskie	62 3%	16 4%	39 3%	7 2%	5 4%	6 2%	21 4%	2 2%	18 3%	10 3%	37 3%	23 3%
Pomorskie	114 6%	18 5%	83 7%	13 4%	4 4%	17 5%	39 7%	3 3%	30 6%	21 6%	57 5%	52 7%
Śląskie	245 12%	51 13%	158 13%	33 10%	8 7%	25 7%	69 13%	19 17%	70 14%	48 15%	139 12%	98 13%
Świętokrzyskie	66 3%	8 2%	43 3%	15 4%	2 2%	12 3%	18 3%	4 4%	20 4%	7 2%	31 3%	30 4%
Warmińsko-mazurskie	73 4%	16 4%	50 4%	7 2%	4 4%	6 2%	29 5%	7 6%	13 3%	15 5%	41 4%	28 4%
Wielkopolskie	176 9%	43 11%	103 8%	24 7%	8 7%	26 7%	57 10%	3 2%	49 10%	26 8%	99 9%	68 9%
Zachodniopomorskie	88 4%	15 4%	58 5%	14 4%	2 2%	22 6%	28 5%	5 4%	20 4%	12 4%	63 6%	24 3%
Refuse	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0

DS1. Does looking at the list below remind you of any problems experienced in the last 12 months for which you feel you had a legitimate cause for complaint?

- Faulty goods or services
- Late or no delivery
- Billing issues
- Poor customer service
- Misleading information or advertising
- Guarantee or warranty not honoured
- No or inadequate compensation offered when something went wrong
- Problems cancelling a contract

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	8042	3852	4190	998	1998	2050	2996	998	1998	2050	1241	1755	2341	3337	2320
Yes	2396	1192	1205	252	651	728	765	252	651	728	390	376	514	1056	823
	30%	31%	29%	25%	33%	36%	26%	25%	33%	36%	31%	21%	22%	32%	35%
No	5487	2586	2901	732	1315	1283	2157	732	1315	1283	823	1334	1774	2215	1463
	68%	67%	69%	73%	66%	63%	72%	73%	66%	63%	66%	76%	76%	66%	63%
Don't know	159	74	85	14	32	39	74	14	32	39	28	46	54	66	34
	2%	2%	2%	1%	2%	2%	2%	1%	2%	2%	2%	3%	2%	2%	1%

DS1. Does looking at the list below remind you of any problems experienced in the last 12 months for which you feel you had a legitimate cause for complaint?

- Faulty goods or services
- Late or no delivery
- Billing issues
- Poor customer service
- Misleading information or advertising
- Guarantee or warranty not honoured
- No or inadequate compensation offered when something went wrong
- Problems cancelling a contract

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy
TOTAL	8042	1735	4324	1903	619	2033	1300	622	2010	1384	4337	3311
Yes	2396 30%	409 24%	1283 30%	696 37%	275 44%	767 38%	319 25%	200 32%	469 23%	357 26%	1395 32%	904 27%
No	5487 68%	1274 73%	2962 68%	1187 62%	332 54%	1228 60%	961 74%	411 66%	1498 75%	995 72%	2837 65%	2375 72%
Don't know	159 2%	52 3%	79 2%	21 1%	12 2%	38 2%	21 2%	10 2%	43 2%	32 2%	105 2%	32 1%

DS2a. To help remind you about any problems you may have experienced, the list below outlines different types of goods or services. Please indicate all goods or services you have experienced a problem with in the last 12 months, either with the goods or services or the seller/provider. It doesn't matter whether or not you complained about the problem, but it must be something for which you had a legitimate cause for complaint.

FILTER: ASK DS2A IF 'NO' OR 'DK', CODE 2 OR 3, IN DS1

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	5646	2660	2985	746	1347	1322	2231	746	1347	1322	851	1380	1827	2281	1497
Mobile telephone services	164 3%	92 3%	72 2%	23 3%	39 3%	52 4%	50 2%	23 3%	39 3%	52 4%	23 3%	27 2%	59 3%	60 3%	45 3%
Electricity services	43 1%	24 1%	19 1%	2 0	10 1%	13 1%	18 1%	2 0	10 1%	13 1%	11 1%	7 0	12 1%	20 1%	10 1%
Loans or credit	17 0	11 0	6 0	1 0	5 0	6 0	6 0	1 0	5 0	6 0	3 0	3 0	7 0	4 0	4 0
Credit cards	37 1%	17 1%	20 1%	5 1%	14 1%	9 1%	9 0	5 1%	14 1%	9 1%	5 1%	4 0	11 1%	14 1%	10 1%
Large household appliances	47 1%	30 1%	17 1%	4 1%	18 1%	13 1%	12 1%	4 1%	18 1%	13 1%	3 0	10 1%	19 1%	19 1%	8 1%
Train services	63 1%	31 1%	32 1%	13 2%	17 1%	16 1%	17 1%	13 2%	17 1%	16 1%	9 1%	8 1%	16 1%	21 1%	24 2%
Clothing, footwear and bags	51 1%	21 1%	30 1%	7 1%	14 1%	17 1%	13 1%	7 1%	14 1%	17 1%	6 1%	7 1%	12 1%	17 1%	20 1%
Other goods or services	123 2%	64 2%	59 2%	11 1%	30 2%	32 2%	50 2%	11 1%	30 2%	32 2%	15 2%	35 3%	35 2%	48 2%	40 3%
Did not have any problem	4979 88%	2317 87%	2662 89%	659 88%	1168 87%	1146 87%	2007 90%	659 88%	1168 87%	1146 87%	765 90%	1241 90%	1653 90%	2032 89%	1281 86%

1300

DS2a. To help remind you about any problems you may have experienced, the list below outlines different types of goods or services.  
Please indicate all goods or services you have experienced a problem with in the last 12 months, either with the goods or services or the seller/provider.  
It doesn't matter whether or not you complained about the problem, but it must be something for which you had a legitimate cause for complaint.

FILTER: ASK DS2A IF 'NO' OR 'DK', CODE 2 OR 3, IN DS1

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	5646	2660	2985	746	1347	1322	2231	746	1347	1322	851	1380	1827	2281	1497
AT LEAST ONE RELEVANT MARKET	282	153	129	35	76	90	80	35	76	90	36	44	96	105	75
	5%	6%	4%	5%	6%	7%	4%	5%	6%	7%	4%	3%	5%	5%	5%
Don't know	209	95	114	34	54	40	81	34	54	40	26	55	29	68	90
	4%	4%	4%	5%	4%	3%	4%	5%	4%	3%	3%	4%	2%	3%	6%

DS2a. To help remind you about any problems you may have experienced, the list below outlines different types of goods or services. Please indicate all goods or services you have experienced a problem with in the last 12 months, either with the goods or services or the seller/provider. It doesn't matter whether or not you complained about the problem, but it must be something for which you had a legitimate cause for complaint.

FILTER: ASK DS2A IF 'NO' OR 'DK', CODE 2 OR 3, IN DS1

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy
TOTAL	5646	1326	3041	1207	344	1266	981	422	1541	1027	2942	2407
Mobile telephone services	164 3%	28 2%	89 3%	47 4%	16 5%	43 3%	24 2%	14 3%	32 2%	30 3%	103 4%	47 2%
Electricity services	43 1%	10 1%	24 1%	8 1%	5 1%	13 1%	7 1%	1 0	8 0	8 1%	26 1%	10 0
Loans or credit	17 0	3 0	11 0	2 0	0 0	7 1%	4 0	2 0	4 0	0 0	9 0	5 0
Credit cards	37 1%	4 0	23 1%	10 1%	2 1%	18 1%	6 1%	3 1%	4 0	3 0	24 1%	9 0
Large household appliances	47 1%	8 1%	26 1%	13 1%	1 0	15 1%	14 1%	1 0	9 1%	7 1%	22 1%	22 1%
Train services	63 1%	6 0	33 1%	24 2%	5 1%	22 2%	6 1%	4 1%	12 1%	13 1%	30 1%	25 1%
Clothing, footwear and bags	51 1%	10 1%	33 1%	7 1%	5 1%	14 1%	11 1%	1 0	9 1%	10 1%	31 1%	13 1%
Other goods or services	123 2%	29 2%	55 2%	39 3%	14 4%	34 3%	16 2%	8 2%	35 2%	16 2%	70 2%	45 2%
Did not have any problem	4979 88%	1194 90%	2709 89%	1032 86%	288 84%	1085 86%	886 90%	372 88%	1388 90%	913 89%	2562 87%	2185 91%

1302

DS2a. To help remind you about any problems you may have experienced, the list below outlines different types of goods or services.  
Please indicate all goods or services you have experienced a problem with in the last 12 months, either with the goods or services or the seller/provider.  
It doesn't matter whether or not you complained about the problem, but it must be something for which you had a legitimate cause for complaint.

FILTER: ASK DS2A IF 'NO' OR 'DK', CODE 2 OR 3, IN DS1

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy
TOTAL	5646	1326	3041	1207	344	1266	981	422	1541	1027	2942	2407
AT LEAST ONE RELEVANT MARKET	282	45	164	70	24	84	53	20	52	44	170	85
	5%	3%	5%	6%	7%	7%	5%	5%	3%	4%	6%	4%
Don't know	209	49	83	50	17	38	20	19	57	45	114	73
	4%	4%	3%	4%	5%	3%	2%	4%	4%	4%	4%	3%

DS2b. Please look through the list below and indicate all goods or services you have experienced a problem with in the last 12 months, either with the goods or services or the seller/provider, for which you consider you a legitimate cause for complaint.

FILTER: ASK DS2B IF 'YES', CODE 1, IN DS1

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	2396	1192	1205	252	651	728	765	252	651	728	390	376	514	1056	823
Mobile telephone services	593	307	285	85	177	199	131	85	177	199	74	57	104	279	209
	25%	26%	24%	34%	27%	27%	17%	34%	27%	27%	19%	15%	20%	26%	25%
Electricity services	245	134	111	10	68	79	88	10	68	79	39	50	30	128	87
	10%	11%	9%	4%	10%	11%	12%	4%	10%	11%	10%	13%	6%	12%	11%
Loans or credit	97	43	54	4	32	40	20	4	32	40	12	8	14	41	41
	4%	4%	5%	2%	5%	6%	3%	2%	5%	6%	3%	2%	3%	4%	5%
Credit cards	133	71	62	14	41	45	32	14	41	45	18	14	17	55	60
	6%	6%	5%	6%	6%	6%	4%	6%	6%	6%	5%	4%	3%	5%	7%
Large household appliances	271	112	159	7	64	109	90	7	64	109	42	48	42	125	103
	11%	9%	13%	3%	10%	15%	12%	3%	10%	15%	11%	13%	8%	12%	13%
Train services	259	146	113	32	84	79	64	32	84	79	43	21	37	119	103
	11%	12%	9%	13%	13%	11%	8%	13%	13%	11%	11%	6%	7%	11%	12%
Clothing, footwear and bags	407	160	247	62	125	133	86	62	125	133	44	42	56	191	160
	17%	13%	20%	25%	19%	18%	11%	25%	19%	18%	11%	11%	11%	18%	19%
Other goods or services	1035	526	509	91	267	321	356	91	267	321	171	185	246	493	294
	43%	44%	42%	36%	41%	44%	47%	36%	41%	44%	44%	49%	48%	47%	36%
Did not have any problem	143	82	61	16	26	27	74	16	26	27	47	27	57	44	41
	6%	7%	5%	6%	4%	4%	10%	6%	4%	4%	12%	7%	11%	4%	5%

1304



DS2b. Please look through the list below and indicate all goods or services you have experienced a problem with in the last 12 months, either with the goods or services or the seller/provider, for which you consider yo a legitimate cause for complaint.

FILTER: ASK DS2B IF 'YES', CODE 1, IN DS1

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	2396	1192	1205	252	651	728	765	252	651	728	390	376	514	1056	823
AT LEAST ONE RELEVANT MARKET	1200	565	635	135	347	413	306	135	347	413	158	148	202	537	460
	50%	47%	53%	53%	53%	57%	40%	53%	53%	57%	41%	39%	39%	51%	56%
Don't know	14	10	4	4	5	0	4	4	5	0	0	4	4	5	4
	1%	1%	0	2%	1%	0	1%	2%	1%	0	0	1%	1%	0	1%

DS2b. Please look through the list below and indicate all goods or services you have experienced a problem with in the last 12 months, either with the goods or services or the seller/provider, for which you consider you had a legitimate cause for complaint.

FILTER: ASK DS2B IF 'YES', CODE 1, IN DS1

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy
TOTAL	2396	409	1283	696	275	767	319	200	469	357	1395	904
Mobile telephone services	593	95	322	174	71	197	94	50	73	105	365	203
	25%	23%	25%	25%	26%	26%	30%	25%	16%	29%	26%	22%
Electricity services	245	68	117	59	36	77	36	12	53	31	173	68
	10%	17%	9%	8%	13%	10%	11%	6%	11%	9%	12%	8%
Loans or credit	97	17	51	29	11	37	14	10	13	12	69	22
	4%	4%	4%	4%	4%	5%	4%	5%	3%	3%	5%	2%
Credit cards	133	11	72	49	24	61	20	5	13	8	71	59
	6%	3%	6%	7%	9%	8%	6%	2%	3%	2%	5%	6%
Large household appliances	271	58	139	71	25	95	48	11	52	39	165	97
	11%	14%	11%	10%	9%	12%	15%	5%	11%	11%	12%	11%
Train services	259	43	109	105	31	105	45	11	25	42	167	88
	11%	11%	8%	15%	11%	14%	14%	5%	5%	12%	12%	10%
Clothing, footwear and bags	407	62	234	111	40	143	78	33	36	77	251	131
	17%	15%	18%	16%	14%	19%	25%	16%	8%	22%	18%	15%
Other goods or services	1035	192	511	329	110	314	131	108	235	133	589	410
	43%	47%	40%	47%	40%	41%	41%	54%	50%	37%	42%	45%
Did not have any problem	143	25	86	30	11	25	12	15	55	24	83	54
	6%	6%	7%	4%	4%	3%	4%	7%	12%	7%	6%	6%

1306

DS2b. Please look through the list below and indicate all goods or services you have experienced a problem with in the last 12 months, either with the goods or services or the seller/provider, for which you consider you had a legitimate cause for complaint.

FILTER: ASK DS2B IF 'YES', CODE 1, IN DS1

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy
TOTAL	2396	409	1283	696	275	767	319	200	469	357	1395	904
AT LEAST ONE RELEVANT MARKET	1200	189	664	345	148	412	191	89	168	187	717	430
	50%	46%	52%	50%	54%	54%	60%	44%	36%	52%	51%	48%
Don't know	14	1	6	7	2	5	0	2	1	3	6	8
	1%	0	0	1%	1%	1%	0	1%	0	1%	0	1%

DS3. With which of the goods or services listed below did you experience the most serious problem (i.e. that caused you the most trouble or cost)?

FILTER: THOSE WHO SELECTED ONLY ONE MARKET IN DS2 GO DIRECTLY TO THE CORRESPONDING MARKET MODULE.

THOSE WHO HAVE SELECTED SEVERAL MARKETS IN DS2 GO TO DS3 BELOW.

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	57	29	27	9	14	12	21	9	14	12	9	12	15	17	23
Mobile telephone services	13 22%	6 21%	7 24%	3 31%	6 44%	1 12%	2 10%	3 31%	6 44%	1 12%	0 4%	2 15%	6 39%	3 20%	4 16%
Electricity services	9 15%	7 24%	2 7%	0 0	1 6%	2 17%	6 28%	0 0	1 6%	2 17%	5 53%	1 8%	1 6%	5 29%	3 13%
Loans or credit	2 3%	1 2%	1 4%	0 0	1 7%	1 5%	0 0	0 0	1 7%	1 5%	0 0	0 0	1 4%	0 0	1 4%
Credit cards	4 6%	2 6%	2 7%	0 0	2 13%	0 0	2 8%	0 0	2 13%	0 0	1 10%	1 7%	0 0	1 5%	3 12%
Large household appliances	11 19%	7 23%	4 14%	1 13%	1 7%	3 26%	5 26%	1 13%	1 7%	3 26%	1 6%	5 40%	4 27%	4 21%	3 14%
Train services	12 22%	5 17%	7 27%	4 44%	1 10%	4 32%	3 15%	4 44%	1 10%	4 32%	1 10%	2 19%	1 9%	2 13%	9 38%
Clothing, footwear and bags	5 8%	1 3%	4 14%	0 0	2 13%	1 9%	2 8%	0 0	2 13%	1 9%	1 9%	1 8%	2 13%	2 11%	0 0
Don't know	2 4%	1 4%	1 4%	1 13%	0 0	0 0	1 5%	1 13%	0 0	0 0	1 9%	0 3%	0 2%	0 0	1 3%

DS3. With which of the goods or services listed below did you experience the most serious problem (i.e. that caused you the most trouble or cost)?

FILTER: THOSE WHO SELECTED ONLY ONE MARKET IN DS2 GO DIRECTLY TO THE CORRESPONDING MARKET MODULE.

THOSE WHO HAVE SELECTED SEVERAL MARKETS IN DS2 GO TO DS3 BELOW.

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy
TOTAL	57	9	35	11	3	14	7	3	13	15	33	17
Mobile telephone services	13 22%	3 33%	6 18%	4 33%	1 31%	4 26%	1 20%	1 43%	2 14%	4 25%	6 19%	6 34%
Electricity services	9 15%	1 11%	8 22%	0 0	0 0	1 7%	1 15%	0 0	1 8%	6 38%	8 24%	0 0
Loans or credit	2 3%	0 0	2 4%	0 0	0 0	1 7%	1 8%	0 0	0 0	0 0	1 2%	0 0
Credit cards	4 6%	0 0	3 7%	1 10%	0 0	2 14%	1 13%	0 0	1 6%	0 0	4 11%	0 0
Large household appliances	11 19%	3 34%	4 12%	4 32%	0 0	4 30%	2 29%	0 0	4 36%	0 0	5 16%	5 27%
Train services	12 22%	1 11%	9 25%	3 25%	2 69%	1 10%	1 15%	1 28%	3 25%	4 24%	6 18%	5 33%
Clothing, footwear and bags	5 8%	1 10%	3 8%	0 0	0 0	1 6%	0 0	0 0	1 8%	2 13%	4 12%	0 0
Don't know	2 4%	0 0	1 3%	0 0	0 0	0 0	0 0	1 28%	0 3%	0 0	0 0	1 7%

DS2T. Incidence of problems per market

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	8042	3852	4190	998	1998	2050	2996	998	1998	2050	1241	1755	2341	3337	2320
Total 'Incidence of problems with Mobile telephone services'	756 9%	399 10%	357 9%	108 11%	216 11%	251 12%	181 6%	108 11%	216 11%	251 12%	97 8%	84 5%	163 7%	339 10%	254 11%
Total 'Incidence of problems with Electricity services'	288 4%	158 4%	130 3%	12 1%	78 4%	91 4%	106 4%	12 1%	78 4%	91 4%	50 4%	57 3%	42 2%	148 4%	96 4%
Total 'Incidence of problems with Loans, credits and Credit cards'	271 3%	135 3%	136 3%	22 2%	86 4%	97 5%	66 2%	22 2%	86 4%	97 5%	36 3%	30 2%	48 2%	113 3%	107 5%
Total 'Incidence of problems with Large household appliances'	318 4%	141 4%	176 4%	12 1%	82 4%	122 6%	102 3%	12 1%	82 4%	122 6%	45 4%	57 3%	61 3%	145 4%	111 5%
Total 'Incidence of problems with Train services'	322 4%	178 5%	144 3%	45 5%	101 5%	95 5%	81 3%	45 5%	101 5%	95 5%	51 4%	29 2%	53 2%	140 4%	127 5%
Total 'Incidence of problems with Clothing, footwear and bags'	457 6%	181 5%	277 7%	69 7%	139 7%	150 7%	99 3%	69 7%	139 7%	150 7%	51 4%	49 3%	68 3%	208 6%	180 8%
Not Stated	6229 77%	2948 77%	3281 78%	794 80%	1475 74%	1455 71%	2506 84%	794 80%	1475 74%	1455 71%	994 80%	1512 86%	1976 84%	2553 77%	1662 72%

DS2T. Incidence of problems per market

	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy
TOTAL	8042	1735	4324	1903	619	2033	1300	622	2010	1384	4337	3311
Total 'Incidence of problems with Mobile telephone services'	756 9%	122 7%	411 10%	221 12%	87 14%	241 12%	118 9%	65 10%	105 5%	135 10%	468 11%	250 8%
Total 'Incidence of problems with Electricity services'	288 4%	78 4%	141 3%	67 4%	40 7%	90 4%	43 3%	14 2%	60 3%	40 3%	198 5%	79 2%
Total 'Incidence of problems with Loans, credits and Credit cards'	271 3%	33 2%	150 3%	85 4%	37 6%	117 6%	40 3%	19 3%	33 2%	22 2%	165 4%	92 3%
Total 'Incidence of problems with Large household appliances'	318 4%	66 4%	166 4%	84 4%	26 4%	109 5%	62 5%	12 2%	61 3%	46 3%	186 4%	119 4%
Total 'Incidence of problems with Train services'	322 4%	49 3%	142 3%	129 7%	35 6%	127 6%	51 4%	15 2%	37 2%	55 4%	197 5%	112 3%
Total 'Incidence of problems with Clothing, footwear and bags'	457 6%	72 4%	267 6%	118 6%	45 7%	156 8%	89 7%	34 5%	46 2%	87 6%	282 7%	145 4%
Not Stated	6229 77%	1439 83%	3330 77%	1385 73%	403 65%	1408 69%	1021 78%	500 81%	1729 86%	1104 80%	3239 75%	2693 81%

QA1. You indicated you experienced a problem with mobile telephone services over the last 12 months.  
 What type of mobile telephone service did you have when you experienced the problem?

FILTER: ASK QA1 TO QA18 IF "MOBILE TELEPHONE SERVICES", CODE 1, IS THE ONLY CHOICE IN DS2A OR DS2B; OR "MOBILE TELEPHONE SERVICES", CODE 1, IN DS3; OR "MOBILE TELEPHONE SERVICES", CODE 1, IN QA18 OR QB18 OR QC18 OR QE18 OR QF18

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	598	324	275	92	168	203	136	92	168	203	72	64	146	252	199
Mobile telephone subscription including mobile Internet	325 54%	168 52%	157 57%	55 60%	104 62%	109 54%	57 42%	55 60%	104 62%	109 54%	38 53%	19 29%	90 62%	131 52%	103 51%
Mobile telephone subscription without mobile Internet	62 10%	37 12%	24 9%	2 2%	11 6%	22 11%	26 19%	2 2%	11 6%	22 11%	10 14%	16 26%	21 14%	24 10%	17 9%
Prepaid SIM card or recharge card	145 24%	86 27%	59 21%	27 30%	32 19%	48 24%	37 28%	27 30%	32 19%	48 24%	16 22%	22 34%	12 8%	76 30%	57 29%
Other	65 11%	32 10%	33 12%	8 8%	20 12%	22 11%	15 11%	8 8%	20 12%	22 11%	8 12%	7 11%	24 16%	20 8%	21 11%
Don't know	2 0	0 0	2 1%	0 0	1 1%	1 0	0 0	0 0	1 1%	1 0	0 0	0 0	0 0	1 0	1 0



QA1. You indicated you experienced a problem with mobile telephone services over the last 12 months.  
 What type of mobile telephone service did you have when you experienced the problem?

FILTER: ASK QA1 TO QA18 IF "MOBILE TELEPHONE SERVICES", CODE 1, IS THE ONLY CHOICE IN DS2A OR DS2B; OR "MOBILE TELEPHONE SERVICES", CODE 1, IN DS3; OR "MOBILE TELEPHONE SERVICES", CODE 1, IN QA18 OR QB18 OR QC18 OR QD18 OR QE18 OR QF18

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	598	91	333	172	72	186	91	58	85	101	357	206	72	526	529	16	53	67	523
Mobile telephone subscription including mobile Internet	325	30	169	126	60	115	43	28	32	44	180	127	42	283	310	6	9	51	271
	54%	33%	51%	73%	84%	62%	47%	48%	38%	43%	50%	62%	58%	54%	59%	39%	16%	76%	52%
Mobile telephone subscription without mobile Internet	62	15	32	15	2	16	15	4	21	3	39	21	9	53	38	4	19	4	57
	10%	16%	10%	8%	3%	8%	17%	8%	25%	3%	11%	10%	12%	10%	7%	25%	36%	6%	11%
Prepaid SIM card or recharge card	145	37	89	19	5	40	24	13	20	42	101	33	11	134	121	4	19	5	140
	24%	40%	27%	11%	7%	21%	26%	23%	24%	41%	28%	16%	16%	25%	23%	25%	36%	7%	27%
Other	65	10	42	13	5	15	8	12	12	13	37	24	10	55	57	2	6	8	54
	11%	11%	13%	8%	7%	8%	9%	21%	14%	13%	10%	12%	14%	10%	11%	11%	12%	12%	10%
Don't know	2	0	2	0	0	1	1	0	0	0	1	1	0	1	2	0	0	0	2
	0	0	1%	0	0	0	1%	0	0	0	0	0	0	0	0	0	0	0	0

QA3A. How much did/do you pay for this mobile telephone service (NOT including any over-/extra charges, if applicable)?

If you are not sure, please give an estimate.

Please indicate the amount paid on average in [NATIONAL CURRENCY] per month:

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	598	324	275	92	168	203	136	92	168	203	72	64	146	252	199
EUR 0 - EUR 14	149	89	61	28	30	42	50	28	30	42	22	28	43	60	46
	25%	27%	22%	30%	18%	21%	37%	30%	18%	21%	31%	44%	29%	24%	23%
EUR 15 - EUR 24	142	71	71	22	37	53	29	22	37	53	17	13	21	62	59
	24%	22%	26%	24%	22%	26%	22%	24%	22%	26%	23%	20%	14%	25%	30%
EUR 25 - EUR 39	122	64	59	18	42	45	17	18	42	45	12	6	23	56	44
	20%	20%	21%	19%	25%	22%	13%	19%	25%	22%	16%	9%	15%	22%	22%
EUR 40 - EUR 59	79	47	33	14	28	25	12	14	28	25	5	7	23	29	27
	13%	15%	12%	16%	17%	13%	9%	16%	17%	13%	7%	11%	16%	12%	14%
EUR 60 or more	45	23	22	4	11	23	7	4	11	23	5	2	16	18	11
	8%	7%	8%	4%	7%	11%	5%	4%	7%	11%	6%	4%	11%	7%	6%
I didn't/don't pay for this service	42	22	20	5	10	8	18	5	10	8	11	7	17	18	7
	7%	7%	7%	6%	6%	4%	13%	6%	6%	4%	15%	11%	12%	7%	3%
Don't Know	18	8	10	1	8	7	2	1	8	7	1	1	4	9	5
	3%	3%	4%	1%	5%	3%	2%	1%	5%	3%	2%	2%	3%	4%	3%
Average	29,9	28,9	31,1	24,9	30,8	34,6	24,9	24,9	30,8	34,6	25,7	24	34,3	29	28,1

QA3A. How much did/do you pay for this mobile telephone service (NOT including any over-/extra charges, if applicable)?

If you are not sure, please give an estimate.

Please indicate the amount paid on average in [NATIONAL CURRENCY] per month:

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	598	91	333	172	72	186	91	58	85	101	357	206	72	526	529	16	53	67	523
EUR 0 - EUR 14	149	35	87	28	6	30	27	13	36	35	92	47	15	134	122	2	25	19	129
	25%	38%	26%	16%	8%	16%	30%	22%	42%	35%	26%	23%	21%	25%	23%	12%	48%	28%	25%
EUR 15 - EUR 24	142	24	76	40	21	39	19	15	18	29	87	46	15	127	121	5	14	18	123
	24%	27%	23%	23%	29%	21%	21%	27%	21%	29%	24%	22%	21%	24%	23%	32%	27%	27%	24%
EUR 25 - EUR 39	122	15	70	37	19	47	20	14	10	13	70	46	13	109	116	3	4	14	109
	20%	16%	21%	22%	26%	25%	22%	25%	11%	13%	20%	22%	19%	21%	22%	18%	7%	21%	21%
EUR 40 - EUR 59	79	7	43	30	12	33	13	9	7	5	48	28	13	67	72	1	7	9	69
	13%	7%	13%	17%	17%	18%	14%	16%	8%	5%	14%	14%	17%	13%	14%	5%	12%	13%	13%
EUR 60 or more	45	5	25	14	9	15	5	3	2	9	30	13	5	40	42	2	1	5	40
	8%	6%	8%	8%	13%	8%	5%	5%	3%	9%	8%	6%	8%	8%	8%	11%	3%	7%	8%
I didn't/don't pay for this service	42	2	22	18	1	18	3	2	11	7	22	18	9	33	39	1	1	3	38
	7%	3%	6%	10%	1%	10%	3%	4%	13%	7%	6%	9%	12%	6%	7%	9%	3%	4%	7%
Don't Know	18	2	11	5	4	4	5	1	1	2	8	8	2	16	16	2	0	0	15
	3%	3%	3%	3%	6%	2%	5%	1%	2%	2%	2%	4%	2%	3%	3%	12%	0	0	3%
Average	29,9	23,9	28,8	35,7	43,3	31,6	27,9	29	22,2	25,5	30	30,9	32	29,7	31	28,8	20,3	31,9	29,7

QA4. How did you sign up to this mobile telephone service?

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	598	324	275	92	168	203	136	92	168	203	72	64	146	252	199
In person, at a shop or other sales point	399	226	173	64	106	137	93	64	106	137	46	46	88	167	144
	67%	70%	63%	70%	63%	67%	68%	70%	63%	67%	64%	73%	60%	66%	72%
Over the Internet, directly from the provider	60	28	32	8	19	21	12	8	19	21	9	3	20	27	13
	10%	9%	12%	9%	11%	10%	9%	9%	11%	10%	13%	5%	14%	11%	6%
Over the Internet, through an intermediary (e.g. comparison website)	6	2	4	0	4	2	0	0	4	2	0	0	1	2	3
	1%	1%	2%	0	2%	1%	0	0	2%	1%	0	0	1%	1%	2%
By mail order, delivery and postal services	6	4	2	0	2	2	3	0	2	2	1	1	6	0	1
	1%	1%	1%	0	1%	1%	2%	0	1%	1%	2%	2%	4%	0	0
By telephone	102	51	51	16	31	31	23	16	31	31	14	9	27	48	27
	17%	16%	18%	18%	19%	15%	17%	18%	19%	15%	19%	14%	18%	19%	14%
Other	16	8	7	3	1	8	4	3	1	8	1	2	3	4	9
	3%	3%	3%	4%	1%	4%	3%	4%	1%	4%	2%	4%	2%	2%	4%
TOTAL 'OVER THE INTERNET'	67	30	36	8	23	23	12	8	23	23	9	3	21	29	16
	11%	9%	13%	9%	14%	11%	9%	9%	14%	11%	13%	5%	14%	12%	8%
TOTAL 'OTHER SALES CHANNELS'	523	291	232	84	140	178	122	84	140	178	63	59	124	219	181
	87%	90%	85%	91%	83%	88%	90%	91%	83%	88%	87%	92%	84%	87%	91%
Don't remember	9	3	6	0	5	2	2	0	5	2	0	2	2	4	3
	1%	1%	2%	0	3%	1%	1%	0	3%	1%	0	3%	1%	2%	2%

QA4. How did you sign up to this mobile telephone service?

	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL		
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
<b>TOTAL</b>	598	91	333	172	72	186	91	58	85	101	357	206	72	526	529	16	53	67	523
In person, at a shop or other sales point	399	64	231	103	42	123	65	31	57	77	240	137	44	355	346	13	39	0	399
	67%	70%	69%	60%	59%	66%	71%	54%	67%	77%	67%	66%	62%	67%	65%	80%	75%	0	76%
Over the Internet, directly from the provider	60	4	28	28	8	23	4	7	9	10	30	28	5	56	59	0	1	60	0
	10%	4%	8%	17%	11%	12%	5%	12%	10%	10%	8%	14%	6%	11%	11%	3%	1%	91%	0
Over the Internet, through an intermediary (e.g. comparison website)	6	1	3	2	1	2	1	1	0	1	3	3	0	6	6	0	0	6	0
	1%	1%	1%	1%	1%	1%	1%	2%	0	1%	1%	1%	0	1%	1%	0	0	9%	0
By mail order, delivery and postal services	6	0	3	3	1	3	0	0	2	0	4	1	0	6	4	1	2	0	6
	1%	0	1%	2%	1%	2%	0	0	2%	0	1%	0	1%	1%	1%	6%	3%	0	1%
By telephone	102	13	60	29	20	30	13	18	13	7	63	33	13	88	97	2	3	0	102
	17%	14%	18%	17%	28%	16%	14%	32%	15%	7%	18%	16%	18%	17%	18%	11%	6%	0	19%
Other	16	9	3	4	0	2	6	0	4	3	11	2	8	8	10	0	6	0	16
	3%	10%	1%	2%	0	1%	7%	1%	5%	3%	3%	1%	10%	2%	2%	0	11%	0	3%
<b>TOTAL 'OVER THE INTERNET'</b>	67	5	31	31	9	25	5	8	9	11	33	31	5	62	65	0	1	67	0
	11%	5%	9%	18%	12%	13%	6%	14%	10%	11%	9%	15%	6%	12%	12%	3%	1%	100%	0
<b>TOTAL 'OTHER SALES CHANNELS'</b>	523	86	297	139	63	158	84	50	76	87	319	172	65	457	456	15	50	0	523
	87%	94%	89%	81%	88%	85%	92%	86%	89%	86%	89%	84%	91%	87%	86%	97%	95%	0	100%
Don't remember	9	1	5	3	0	3	2	0	1	3	5	3	2	7	7	0	2	0	0
	1%	1%	1%	2%	0	2%	2%	0	1%	3%	1%	1%	3%	1%	1%	0	4%	0	0

QA6. Which of the items below describe the problem with the mobile telephone service or with the provider you obtained it from?  
Mark all that apply.

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
<b>TOTAL</b>	598	324	275	92	168	203	136	92	168	203	72	64	146	252	199
<b>QUALITY AND PROVISION OF SERVICE</b>															
Mobile telephone connection of unsatisfactory quality (e.g. signal, coverage, etc.)	213 36%	125 39%	88 32%	44 47%	57 34%	74 36%	38 28%	44 47%	57 34%	74 36%	20 29%	18 28%	59 40%	91 36%	63 32%
Phone provided with contract faulty or not as described	39 7%	20 6%	19 7%	5 5%	11 6%	16 8%	8 6%	5 5%	11 6%	16 8%	6 8%	3 4%	8 6%	18 7%	13 7%
Mobile telephone service provided late	27 4%	12 4%	15 5%	7 8%	13 8%	4 2%	3 2%	7 8%	13 8%	4 2%	2 3%	1 2%	3 2%	11 4%	12 6%
Poor customer service or after-sales service	123 21%	64 20%	58 21%	16 17%	45 27%	39 19%	22 16%	16 17%	45 27%	39 19%	10 14%	13 20%	32 22%	56 22%	35 18%
<b>TARIFFS</b>															
Unclear or complex tariffs	106 18%	62 19%	45 16%	21 22%	26 15%	35 17%	25 19%	21 22%	26 15%	35 17%	9 12%	17 26%	18 12%	43 17%	45 23%
<b>BILLING AND PAYMENTS</b>															
Bill incorrect (e.g. I was overcharged, wrong tariff applied or credit not reimbursed)	111 19%	61 19%	50 18%	17 19%	27 16%	48 24%	18 13%	17 19%	27 16%	48 24%	7 10%	11 17%	25 17%	53 21%	34 17%
Bill not received/not accessible	17 3%	12 4%	6 2%	2 2%	5 3%	5 2%	6 4%	2 2%	5 3%	5 2%	2 3%	4 6%	6 4%	7 3%	4 2%

QA6. Which of the items below describe the problem with the mobile telephone service or with the provider you obtained it from?  
Mark all that apply.

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	598	324	275	92	168	203	136	92	168	203	72	64	146	252	199
Disproportionate fees (e.g. for late payment)	33 6%	21 6%	12 5%	10 11%	10 6%	8 4%	5 4%	10 11%	10 6%	8 4%	1 2%	3 5%	7 4%	17 7%	10 5%
MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES															
Misleading or incorrect indication of price (e.g. hidden charges)	45 7%	27 8%	18 6%	10 10%	18 11%	12 6%	5 4%	10 10%	18 11%	12 6%	4 5%	1 2%	9 6%	18 7%	18 9%
Advertising was misleading	35 6%	19 6%	16 6%	5 5%	10 6%	12 6%	9 6%	5 5%	10 6%	12 6%	3 4%	6 9%	6 4%	14 6%	15 7%
Received false advice when signing the contract	26 4%	16 5%	10 4%	2 2%	11 6%	10 5%	4 3%	2 2%	11 6%	10 5%	3 4%	1 2%	3 2%	8 3%	14 7%
Was put under pressure when signing up to the mobile telephone service or in case of late payment	7 1%	4 1%	2 1%	0 0%	3 2%	3 2%	0 0%	0 0%	3 2%	3 2%	0 0%	0 0%	3 2%	0 0%	4 2%
Was provided (other) services I didn't request	80 13%	36 11%	44 16%	9 9%	28 16%	26 13%	17 13%	9 9%	28 16%	26 13%	10 14%	8 12%	12 8%	33 13%	35 18%
CONTRACTUAL ISSUES															
Missing or incomplete information in the contract (e.g. duration, conditions for termination, identity of the provider, etc.)	30 5%	19 6%	10 4%	8 9%	5 3%	11 5%	6 4%	8 9%	5 3%	11 5%	5 6%	1 2%	4 3%	16 6%	10 5%
Problems terminating my contract or switching tariff	55 9%	33 10%	23 8%	6 7%	15 9%	22 11%	13 9%	6 7%	15 9%	22 11%	9 12%	4 6%	11 8%	25 10%	19 9%

1319

QA6. Which of the items below describe the problem with the mobile telephone service or with the provider you obtained it from?  
Mark all that apply.

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
<b>TOTAL</b>	598	324	275	92	168	203	136	92	168	203	72	64	146	252	199
Contractual terms unfair or changed by service provider without my consent (e.g. increase in price)	18 3%	13 4%	5 2%	4 5%	6 4%	6 3%	2 1%	4 5%	6 4%	6 3%	2 3%	0 0	4 3%	8 3%	7 3%
Could not cancel the contract within the cooling-off period	16 3%	12 4%	4 2%	7 7%	4 2%	6 3%	0 0	7 7%	4 2%	6 3%	0 0	0 0	5 4%	7 3%	4 2%
Contract was renewed without prior notice	7 1%	4 1%	3 1%	1 1%	1 1%	3 1%	1 1%	1 1%	1 1%	3 1%	0 0	1 2%	2 1%	3 1%	2 1%
<b>SWITCHING PROVIDER</b>															
Problems switching to another provider	27 4%	20 6%	7 3%	2 2%	10 6%	11 5%	4 3%	2 2%	10 6%	11 5%	2 2%	2 3%	6 4%	15 6%	6 3%
Other problem	74 12%	42 13%	32 12%	8 9%	21 12%	24 12%	21 15%	8 9%	21 12%	24 12%	13 18%	8 13%	28 19%	26 10%	20 10%
Don't know	4 1%	2 0	3 1%	0 0	1 1%	1 0	2 2%	0 0	1 1%	1 0	0 0	2 4%	1 1%	0 0	3 2%
<b>TOTAL 'QUALITY AND PROVISION OF SERVICE'</b>	329 55%	180 56%	149 54%	60 66%	97 58%	108 53%	63 47%	60 66%	97 58%	108 53%	34 48%	29 46%	84 57%	139 55%	106 53%
<b>TOTAL 'TARIFFS'</b>	106 18%	62 19%	45 16%	21 22%	26 15%	35 17%	25 19%	21 22%	26 15%	35 17%	9 12%	17 26%	18 12%	43 17%	45 23%



QA6. Which of the items below describe the problem with the mobile telephone service or with the provider you obtained it from?  
Mark all that apply.

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	598	324	275	92	168	203	136	92	168	203	72	64	146	252	199
TOTAL 'BILLING AND PAYMENTS'	152 25%	87 27%	65 24%	29 31%	38 23%	56 28%	28 21%	29 31%	38 23%	56 28%	10 14%	18 28%	36 25%	72 29%	43 22%
TOTAL 'MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES'	157 26%	79 25%	77 28%	23 25%	51 30%	52 26%	31 23%	23 25%	51 30%	52 26%	15 21%	16 25%	25 17%	66 26%	65 33%
TOTAL 'CONTRACTUAL ISSUES'	93 16%	55 17%	38 14%	14 15%	24 15%	36 18%	19 14%	14 15%	24 15%	36 18%	13 19%	5 8%	19 13%	44 17%	30 15%
TOTAL 'SWITCHING PROVIDER'	27 4%	20 6%	7 3%	2 2%	10 6%	11 5%	4 3%	2 2%	10 6%	11 5%	2 2%	2 3%	6 4%	15 6%	6 3%

QA6. Which of the items below describe the problem with the mobile telephone service or with the provider you obtained it from?

Mark all that apply.

	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL		
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
<b>TOTAL</b>	598	91	333	172	72	186	91	58	85	101	357	206	72	526	529	16	53	67	523
<b>QUALITY AND PROVISION OF SERVICE</b>																			
Mobile telephone connection of unsatisfactory quality (e.g. signal, coverage, etc.)	213 36%	37 40%	125 37%	52 30%	21 29%	69 37%	34 38%	21 36%	25 29%	41 41%	128 36%	72 35%	26 37%	186 35%	191 36%	5 30%	18 33%	28 42%	183 35%
Phone provided with contract faulty or not as described	39 7%	5 6%	21 6%	13 8%	5 7%	18 9%	8 8%	2 3%	2 2%	5 5%	21 6%	16 8%	2 3%	37 7%	35 7%	1 9%	3 5%	4 6%	35 7%
Mobile telephone service provided late	27 4%	4 4%	12 4%	11 7%	8 11%	6 3%	2 2%	4 7%	2 2%	5 5%	16 5%	9 5%	1 1%	26 5%	23 4%	1 6%	1 3%	4 6%	23 4%
Poor customer service or after-sales service	123 21%	18 19%	59 18%	46 27%	17 23%	43 23%	14 16%	18 30%	15 18%	14 14%	67 19%	47 23%	9 12%	114 22%	114 22%	2 11%	7 13%	18 28%	102 20%
<b>TARIFFS</b>																			
Unclear or complex tariffs	106 18%	18 20%	65 20%	22 13%	13 18%	30 16%	13 14%	12 22%	21 25%	16 16%	68 19%	28 13%	11 16%	94 18%	89 17%	6 36%	11 22%	9 14%	97 19%
<b>BILLING AND PAYMENTS</b>																			
Bill incorrect (e.g. I was overcharged, wrong tariff applied or credit not reimbursed)	111 19%	17 19%	60 18%	33 19%	18 24%	40 21%	17 18%	10 18%	10 12%	16 16%	60 17%	43 21%	10 14%	100 19%	100 19%	3 19%	7 14%	15 23%	96 18%
Bill not received/not accessible	17 3%	0 0	11 3%	6 4%	2 3%	6 3%	1 1%	0 1%	5 6%	3 3%	10 3%	7 4%	3 4%	15 3%	14 3%	1 5%	3 6%	5 7%	12 2%

QA6. Which of the items below describe the problem with the mobile telephone service or with the provider you obtained it from?

Mark all that apply.

	ACHIEVED EDUCATION				OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
<b>TOTAL</b>	598	91	333	172	72	186	91	58	85	101	357	206	72	526	529	16	53	67	523
Disproportionate fees (e.g. for late payment)	33 6%	3 3%	23 7%	8 4%	0 0	11 6%	6 6%	8 14%	2 3%	5 5%	18 5%	11 5%	2 3%	31 6%	30 6%	2 12%	1 2%	6 9%	26 5%
<b>MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES</b>																			
Misleading or incorrect indication of price (e.g. hidden charges)	45 7%	4 5%	28 9%	12 7%	4 5%	15 8%	6 7%	12 20%	3 4%	4 4%	31 9%	8 4%	6 9%	39 7%	40 8%	2 12%	3 5%	4 5%	40 8%
Advertising was misleading	35 6%	2 2%	21 6%	12 7%	4 6%	11 6%	5 5%	4 7%	6 7%	5 5%	23 7%	12 6%	5 7%	31 6%	31 6%	4 23%	1 2%	7 11%	28 5%
Received false advice when signing the contract	26 4%	4 5%	15 4%	7 4%	4 6%	13 7%	5 5%	1 2%	3 3%	0 0	17 5%	8 4%	2 3%	24 5%	23 4%	1 6%	2 3%	2 2%	23 4%
Was put under pressure when signing up to the mobile telephone service or in case of late payment	7 1%	0 0	4 1%	2 1%	0 0	4 2%	1 2%	0 0	0 0	1 1%	4 1%	3 1%	0 0	7 1%	7 1%	0 0	0 0	3 5%	3 1%
Was provided (other) services I didn't request	80 13%	12 13%	46 14%	22 12%	8 11%	36 20%	10 11%	7 11%	7 8%	12 12%	57 16%	19 9%	6 8%	74 14%	73 14%	0 0	7 13%	5 7%	74 14%
<b>CONTRACTUAL ISSUES</b>																			
Missing or incomplete information in the contract (e.g. duration, conditions for termination, identity of the provider, etc.)	30 5%	1 1%	21 6%	8 5%	1 1%	16 9%	2 2%	8 13%	1 2%	2 2%	15 4%	10 5%	3 4%	26 5%	27 5%	0 0	3 5%	4 6%	24 5%
Problems terminating my contract or switching tariff	55 9%	9 9%	28 9%	18 11%	5 7%	19 10%	16 18%	6 11%	5 5%	5 5%	34 10%	18 9%	7 10%	48 9%	52 10%	0 0	3 5%	10 15%	43 8%

1823

QA6. Which of the items below describe the problem with the mobile telephone service or with the provider you obtained it from?  
Mark all that apply.

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
<b>TOTAL</b>	598	91	333	172	72	186	91	58	85	101	357	206	72	526	529	16	53	67	523
Contractual terms unfair or changed by service provider without my consent (e.g. increase in price)	18 3%	1 1%	13 4%	4 2%	1 1%	8 5%	2 2%	4 8%	1 1%	1 1%	6 2%	7 4%	3 4%	15 3%	17 3%	1 6%	0 0%	5 8%	13 2%
Could not cancel the contract within the cooling-off period	16 3%	2 2%	8 2%	6 3%	1 1%	3 2%	3 3%	6 10%	0 0%	3 3%	8 2%	4 2%	1 1%	15 3%	16 3%	0 0%	0 0%	3 4%	13 3%
Contract was renewed without prior notice	7 1%	0 0%	6 2%	1 0%	2 2%	3 2%	0 0%	1 1%	1 2%	0 0%	6 2%	1 0%	1 1%	6 1%	5 1%	0 0%	1 2%	1 1%	6 1%
<b>SWITCHING PROVIDER</b>																			
Problems switching to another provider	27 4%	3 3%	16 5%	8 4%	4 5%	7 4%	4 4%	6 10%	3 3%	4 4%	19 5%	8 4%	3 4%	24 5%	27 5%	0 0%	0 1%	5 7%	22 4%
Other problem	74 12%	9 10%	38 11%	27 15%	8 12%	16 9%	10 11%	6 10%	15 18%	16 16%	39 11%	33 16%	11 16%	62 12%	67 13%	2 12%	5 9%	12 18%	61 12%
Don't know	4 1%	1 1%	1 0%	3 2%	0 0%	2 1%	0 0%	0 0%	2 3%	0 0%	3 1%	2 1%	2 2%	3 1%	3 1%	0 0%	1 1%	0 0%	3 1%
<b>TOTAL 'QUALITY AND PROVISION OF SERVICE'</b>	329 55%	52 57%	182 54%	95 55%	41 56%	106 57%	54 59%	33 57%	38 45%	55 54%	196 55%	114 55%	36 50%	292 56%	293 56%	9 56%	26 49%	41 62%	285 55%
<b>TOTAL 'TARIFFS'</b>	106 18%	18 20%	65 20%	22 13%	13 18%	30 16%	13 14%	12 22%	21 25%	16 16%	68 19%	28 13%	11 16%	94 18%	89 17%	6 36%	11 22%	9 14%	97 19%

QA6. Which of the items below describe the problem with the mobile telephone service or with the provider you obtained it from?  
Mark all that apply.

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	598	91	333	172	72	186	91	58	85	101	357	206	72	526	529	16	53	67	523
TOTAL 'BILLING AND PAYMENTS'	152	19	88	44	20	53	19	17	17	24	84	54	13	138	134	6	12	21	129
	25%	21%	26%	26%	27%	28%	21%	30%	20%	24%	24%	26%	19%	26%	25%	36%	22%	31%	25%
TOTAL 'MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES'	157	18	95	43	18	61	20	21	17	19	106	40	15	142	140	5	12	15	140
	26%	20%	28%	25%	25%	33%	22%	37%	20%	19%	30%	19%	21%	27%	26%	29%	23%	22%	27%
TOTAL 'CONTRACTUAL ISSUES'	93	11	56	26	8	34	20	14	7	10	54	31	13	80	87	1	5	16	74
	16%	12%	17%	15%	12%	18%	22%	24%	8%	10%	15%	15%	18%	15%	16%	6%	9%	24%	14%
TOTAL 'SWITCHING PROVIDER'	27	3	16	8	4	7	4	6	3	4	19	8	3	24	27	0	0	5	22
	4%	3%	5%	4%	5%	4%	4%	10%	3%	4%	5%	4%	4%	5%	5%	0	1%	7%	4%

QA7A2. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the provider)?

Mark 0 if you did not pay any over-/extra charges or hidden fees.

If you are not sure, please give an estimate.

'The average is calculated based on all respondents who incurred over-/extra charges or hidden fees'

FILTER: ASK QA7A IF QA6 = 5 OR 7 OR 8 OR 18

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	232	128	104	38	64	84	46	38	64	84	26	21	64	98	70
EUR 0	59	33	26	12	11	21	14	12	11	21	10	5	26	20	13
	25%	26%	25%	33%	17%	25%	31%	33%	17%	25%	37%	23%	41%	20%	18%
EUR 1 - EUR 14	47	27	20	5	8	18	16	5	8	18	7	9	9	27	11
	20%	21%	19%	12%	13%	21%	35%	12%	13%	21%	26%	46%	14%	27%	16%
EUR 15 - EUR 24	24	13	11	4	10	8	2	4	10	8	0	2	6	10	8
	10%	10%	11%	10%	16%	10%	4%	10%	16%	10%	0	10%	9%	11%	11%
EUR 25 - EUR 74	33	16	17	5	11	13	4	5	11	13	2	1	8	11	14
	14%	12%	16%	14%	17%	16%	8%	14%	17%	16%	10%	6%	13%	12%	20%
More than EUR 75	36	19	17	6	17	9	4	6	17	9	3	1	7	18	11
	16%	15%	17%	17%	26%	10%	9%	17%	26%	10%	13%	5%	10%	19%	16%
Don't Know	32	20	12	5	7	15	6	5	7	15	4	2	8	11	13
	14%	16%	12%	14%	11%	17%	13%	14%	11%	17%	14%	11%	13%	11%	19%
Average	63,3	58,8	68,3	64,8	90,9	53	32,2	64,8	90,9	53	49,4	16,6	59,9	62,8	66,1

QA7A2. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the provider)?

Mark 0 if you did not pay any over-/extra charges or hidden fees.

If you are not sure, please give an estimate.

'The average is calculated based on all respondents who incurred over-/extra charges or hidden fees'

FILTER: ASK QA7A IF QA6 = 5 OR 7 OR 8 OR 18

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	232	32	126	74	29	75	32	26	29	38	133	82	27	205	207	10	15	31	198
EUR 0	59	8	26	25	8	14	7	10	12	7	30	23	10	49	55	1	3	12	47
	25%	24%	21%	34%	27%	18%	23%	37%	41%	18%	22%	27%	37%	24%	26%	11%	22%	38%	24%
EUR 1 - EUR 14	47	11	24	12	1	17	4	4	9	11	29	16	5	42	39	3	5	2	45
	20%	34%	19%	17%	3%	23%	13%	15%	33%	29%	22%	19%	17%	21%	19%	28%	32%	7%	23%
EUR 15 - EUR 24	24	4	14	6	2	10	4	2	1	5	18	4	1	23	21	2	2	4	20
	10%	13%	11%	8%	7%	13%	13%	7%	3%	13%	14%	5%	5%	11%	10%	20%	11%	13%	10%
EUR 25 - EUR 74	33	4	21	8	5	12	6	4	1	5	15	15	3	30	31	1	1	6	26
	14%	13%	17%	11%	18%	16%	19%	14%	4%	13%	11%	18%	13%	15%	15%	11%	7%	19%	13%
More than EUR 75	36	3	17	16	7	13	7	6	1	2	20	16	2	34	34	1	1	7	29
	16%	10%	13%	22%	25%	18%	20%	22%	3%	6%	15%	19%	7%	17%	16%	10%	9%	22%	15%
Don't Know	32	2	24	7	6	9	4	1	4	8	21	10	6	27	28	2	3	0	31
	14%	6%	19%	9%	21%	13%	12%	4%	15%	21%	15%	12%	21%	13%	13%	19%	20%	0	15%
Average	63,3	49	56,9	82	112,6	66,2	84	68,3	16,1	29,5	51,7	88,3	33,4	65,9	66,7	52,4	24,6	101,3	57,1

QA7A1. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the provider)?

Mark 0 if you did not pay any over-/extra charges or hidden fees.

If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QA7A IF QA6 = 5 OR 7 OR 8 OR 18

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	598	324	275	92	168	203	136	92	168	203	72	64	146	252	199
EUR 0	425	228	197	67	115	140	104	67	115	140	56	48	109	174	142
	71%	71%	72%	73%	68%	69%	76%	73%	68%	69%	78%	75%	74%	69%	71%
EUR 1 - EUR 14	47	27	20	5	8	18	16	5	8	18	7	9	9	27	11
	8%	8%	7%	5%	5%	9%	12%	5%	5%	9%	9%	15%	6%	11%	6%
EUR 15 - EUR 24	24	13	11	4	10	8	2	4	10	8	0	2	6	10	8
	4%	4%	4%	4%	6%	4%	1%	4%	6%	4%	0	3%	4%	4%	4%
EUR 25 - EUR 74	33	16	17	5	11	13	4	5	11	13	2	1	8	11	14
	6%	5%	6%	6%	6%	7%	3%	6%	6%	7%	3%	2%	6%	5%	7%
More than EUR 75	36	19	17	6	17	9	4	6	17	9	3	1	7	18	11
	6%	6%	6%	7%	10%	4%	3%	7%	10%	4%	5%	1%	4%	7%	6%
Don't Know	32	20	12	5	7	15	6	5	7	15	4	2	8	11	13
	5%	6%	4%	6%	4%	7%	4%	6%	4%	7%	5%	4%	6%	4%	7%
Average	15,7	14,5	17,1	14,9	26,1	13,7	6,5	14,9	26,1	13,7	9	3,7	12,8	17,5	15,6



QA7A1. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the provider)?

Mark 0 if you did not pay any over-/extra charges or hidden fees.

If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QA7A IF QA6 = 5 OR 7 OR 8 OR 18

	ACHIEVED EDUCATION				OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	598	91	333	172	72	186	91	58	85	101	357	206	72	526	529	16	53	67	523
EUR 0	425	67	233	123	51	125	66	41	68	70	254	146	55	370	376	7	41	47	372
	71%	74%	70%	72%	71%	67%	73%	71%	80%	69%	71%	71%	76%	70%	71%	45%	77%	71%	71%
EUR 1 - EUR 14	47	11	24	12	1	17	4	4	9	11	29	16	5	42	39	3	5	2	45
	8%	12%	7%	7%	1%	9%	4%	7%	11%	11%	8%	8%	7%	8%	7%	18%	9%	3%	9%
EUR 15 - EUR 24	24	4	14	6	2	10	4	2	1	5	18	4	1	23	21	2	2	4	20
	4%	4%	4%	3%	3%	5%	5%	3%	1%	5%	5%	2%	2%	4%	4%	12%	3%	6%	4%
EUR 25 - EUR 74	33	4	21	8	5	12	6	4	1	5	15	15	3	30	31	1	1	6	26
	6%	4%	6%	5%	7%	6%	7%	7%	2%	5%	4%	7%	5%	6%	6%	7%	2%	9%	5%
More than EUR 75	36	3	17	16	7	13	7	6	1	2	20	16	2	34	34	1	1	7	29
	6%	4%	5%	9%	10%	7%	7%	10%	1%	2%	6%	8%	3%	7%	6%	6%	3%	10%	6%
Don't Know	32	2	24	7	6	9	4	1	4	8	21	10	6	27	28	2	3	0	31
	5%	2%	7%	4%	8%	5%	4%	2%	5%	8%	6%	5%	8%	5%	5%	12%	6%	0	6%
Average	15,7	12,1	14	20,9	25,9	19,5	20,4	18,8	2,5	7,3	12,8	22,5	5,8	17,1	16,6	25,5	4,5	29,4	14

QA8. During the period the problem lasted to what extent could you use the mobile telephone service as intended?

FILTER: ASK QA8 IF QA6 = 1 OR 4 OR 9 OR 10 OR 18

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	393	224	169	65	107	132	89	65	107	132	47	43	104	158	130
Not at all	87	46	40	6	26	35	20	6	26	35	11	9	21	41	25
	22%	21%	24%	9%	25%	26%	22%	9%	25%	26%	23%	21%	20%	26%	19%
Partly, with major difficulty	121	70	51	28	35	29	29	28	35	29	17	12	33	50	38
	31%	31%	31%	43%	33%	22%	33%	43%	33%	22%	36%	29%	31%	31%	29%
Partly, with minor difficulty	94	57	37	21	20	36	16	21	20	36	7	9	22	34	37
	24%	25%	22%	33%	19%	28%	18%	33%	19%	28%	14%	22%	22%	22%	29%
Fully	88	51	37	10	24	30	24	10	24	30	12	12	27	32	28
	22%	23%	22%	15%	23%	23%	27%	15%	23%	23%	26%	27%	26%	21%	22%
TOTAL 'PARTLY'	215	126	89	49	55	65	45	49	55	65	24	22	55	84	75
	55%	56%	53%	76%	52%	49%	51%	76%	52%	49%	51%	51%	53%	53%	58%
Don't know	4	1	3	0	1	2	1	0	1	2	0	1	1	1	2
	1%	1%	2%	0	1%	2%	1%	0	1%	2%	0	2%	1%	1%	1%

QA8. During the period the problem lasted to what extent could you use the mobile telephone service as intended?

FILTER: ASK QA8 IF QA6 = 1 OR 4 OR 9 OR 10 OR 18

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	393	62	222	107	43	123	59	35	60	68	235	135	48	344	347	11	35	43	346
Not at all	87	16	50	21	5	33	10	7	14	15	58	27	15	72	77	3	6	11	73
	22%	26%	23%	19%	13%	27%	18%	21%	23%	21%	25%	20%	31%	21%	22%	25%	19%	25%	21%
Partly, with major difficulty	121	18	73	30	15	32	18	10	16	29	75	41	10	111	104	4	13	14	107
	31%	29%	33%	28%	36%	26%	30%	28%	26%	42%	32%	30%	20%	32%	30%	33%	38%	33%	31%
Partly, with minor difficulty	94	16	53	26	7	34	19	13	11	11	49	33	8	86	82	4	8	8	85
	24%	25%	24%	24%	16%	27%	31%	36%	18%	17%	21%	25%	16%	25%	24%	33%	24%	19%	24%
Fully	88	12	45	30	14	23	12	5	19	14	50	33	16	72	81	1	6	10	78
	22%	19%	20%	28%	33%	19%	19%	15%	32%	20%	21%	24%	32%	21%	23%	9%	17%	22%	23%
TOTAL 'PARTLY'	215	34	125	56	22	66	36	23	26	40	125	74	18	197	186	7	22	23	191
	55%	55%	56%	52%	52%	54%	61%	64%	44%	59%	53%	55%	36%	57%	54%	66%	62%	53%	55%
Don't know	4	1	2	1	1	1	1	0	1	0	3	1	0	3	3	0	1	0	4
	1%	1%	1%	1%	3%	1%	2%	0	1%	0	1%	1%	0	1%	1%	0	2%	0	1%

QA9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	598	324	275	92	168	203	136	92	168	203	72	64	146	252	199
Cancelled the mobile telephone service within the cooling-off period (14 days from when I signed up online)	6	3	3	0	1	5	0	0	1	5	0	0	1	5	0
	1%	1%	1%	0	1%	2%	0	0	1%	2%	1%	0	1%	2%	0
Terminated the mobile telephone service contract	111	54	57	16	35	34	26	16	35	34	16	10	26	46	38
	19%	17%	21%	18%	21%	17%	19%	18%	21%	17%	22%	16%	18%	18%	19%
Signed up to an alternative provider	131	75	56	22	41	38	30	22	41	38	18	13	23	65	43
	22%	23%	21%	24%	24%	19%	22%	24%	24%	19%	25%	20%	16%	26%	22%
Made a complaint to the provider	294	162	133	47	81	102	64	47	81	102	31	34	68	132	94
	49%	50%	48%	51%	48%	50%	47%	51%	48%	50%	43%	53%	46%	52%	47%
Withheld payment for the mobile telephone service	51	24	27	3	20	16	12	3	20	16	9	4	7	30	14
	9%	7%	10%	4%	12%	8%	9%	4%	12%	8%	12%	6%	5%	12%	7%
Ask the provider for replacement or refund of the money I paid	99	47	51	12	30	35	22	12	30	35	13	9	24	41	33
	16%	15%	19%	13%	18%	17%	16%	13%	18%	17%	19%	14%	16%	16%	17%
Asked the provider for compensation for damages or losses	58	40	18	12	20	22	5	12	20	22	1	4	20	29	10
	10%	12%	7%	13%	12%	11%	3%	13%	12%	11%	1%	6%	13%	12%	5%
Made a complaint to a government body or consumer organisation	14	6	8	2	5	5	1	2	5	5	1	0	3	8	2
	2%	2%	3%	3%	3%	2%	1%	3%	3%	2%	1%	1%	2%	3%	1%

QA9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	598	324	275	92	168	203	136	92	168	203	72	64	146	252	199
Took the provider to an out-of-court dispute settlement/alternative dispute resolution body (ADR)	8 1%	3 1%	5 2%	1 1%	2 1%	3 1%	3 2%	1 1%	2 1%	3 1%	3 4%	0 0%	3 2%	2 1%	3 1%
Took the provider to court	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%
Other action	39 6%	23 7%	16 6%	2 3%	10 6%	13 6%	14 10%	2 3%	10 6%	13 6%	3 4%	10 16%	14 9%	15 6%	11 5%
Have not taken any action	72 12%	41 13%	31 11%	9 10%	22 13%	28 14%	12 9%	9 10%	22 13%	28 14%	7 10%	5 7%	26 18%	19 8%	27 13%
TOTAL 'TOOK THE PROVIDER TO COURT OR TO AN OUT-OF COURT DISPUTE RESOLUTION BODY'	19 3%	8 2%	11 4%	3 3%	5 3%	7 3%	4 3%	3 3%	5 3%	7 3%	3 5%	0 1%	6 4%	10 4%	3 1%
TOTAL 'MADE A COMPLAINT TO A GOVERNMENT BODY OR CONSUMER ORGANISATION OR TOOK THE PROVIDER TO AN OUT-OF-COURT DISPUTE RESOLUTION BODY'	8 1%	3 1%	5 2%	1 1%	2 1%	3 1%	3 2%	1 1%	2 1%	3 1%	3 4%	0 0%	3 2%	2 1%	3 1%
TOTAL 'AT LEAST ONE ACTION'	526 88%	282 87%	243 89%	83 90%	145 87%	174 86%	124 91%	83 90%	145 87%	174 86%	65 90%	59 93%	121 82%	232 92%	172 86%
Don't know	1	0	1	0	0	1	0	0	0	1	0	0	0	0	1

1333

Fieldwork dates: 15/02/2016 - 17/03/2016

CONSUMER DETRIMENT  
Socio-demographic tables

107

QA9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	598	324	275	92	168	203	136	92	168	203	72	64	146	252	199
DO NOT KNOW	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QA9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	598	91	333	172	72	186	91	58	85	101	357	206	72	526	529	16	53	67	523
Cancelled the mobile telephone service within the cooling-off period (14 days from when I signed up online)	6 1%	0 0%	6 2%	0 0%	1 1%	2 1%	1 1%	1 1%	0 0%	1 1%	5 1%	1 1%	0 0%	6 1%	6 1%	0 0%	0 0%	6 9%	0 0%
Terminated the mobile telephone service contract	111 19%	19 20%	60 18%	33 19%	15 20%	34 18%	15 17%	10 17%	13 15%	24 23%	59 17%	46 22%	0 0%	111 21%	101 19%	0 0%	10 18%	15 23%	96 18%
Signed up to an alternative provider	131 22%	20 22%	70 21%	41 24%	18 24%	39 21%	22 24%	12 20%	19 23%	22 21%	77 22%	51 25%	0 0%	131 25%	125 24%	2 15%	3 6%	13 19%	117 22%
Made a complaint to the provider	294 49%	42 46%	153 46%	98 57%	42 59%	96 51%	38 42%	24 41%	41 48%	49 49%	170 48%	107 52%	0 0%	294 56%	265 50%	8 48%	21 40%	30 45%	264 50%
Withheld payment for the mobile telephone service	51 9%	8 8%	25 8%	18 11%	12 16%	22 12%	6 6%	2 4%	6 7%	4 4%	26 7%	23 11%	0 0%	51 10%	50 10%	1 6%	0 0%	5 8%	45 9%
Ask the provider for replacement or refund of the money I paid	99 16%	13 15%	57 17%	28 16%	12 17%	32 17%	17 19%	11 20%	12 14%	13 13%	58 16%	35 17%	0 0%	99 19%	86 16%	3 21%	9 17%	15 23%	82 16%
Asked the provider for compensation for damages or losses	58 10%	7 7%	33 10%	19 11%	8 12%	20 11%	8 8%	13 22%	5 6%	5 5%	34 10%	19 9%	0 0%	58 11%	56 11%	1 6%	2 4%	5 8%	53 10%
Made a complaint to a government body or consumer organisation	14 2%	2 2%	6 2%	6 3%	3 4%	4 2%	3 3%	0 0%	1 1%	3 3%	7 2%	7 3%	0 0%	14 3%	14 3%	0 0%	0 0%	4 7%	7 1%

QA9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION				OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	598	91	333	172	72	186	91	58	85	101	357	206	72	526	529	16	53	67	523
Took the provider to an out-of-court dispute settlement/alternative dispute resolution body (ADR)	8 1%	1 1%	4 1%	4 2%	2 2%	3 1%	1 1%	0 0%	3 3%	0 0%	5 1%	3 1%	0 0%	8 2%	7 1%	0 0%	1 1%	2 2%	6 1%
Took the provider to court	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%
Other action	39 6%	3 3%	23 7%	12 7%	6 9%	8 4%	3 3%	4 7%	12 14%	5 5%	21 6%	17 8%	0 0%	39 7%	33 6%	2 12%	4 8%	6 10%	30 6%
Have not taken any action	72 12%	15 16%	42 13%	15 9%	11 15%	21 11%	17 19%	7 12%	8 10%	7 7%	51 14%	18 9%	72 100%	0 0%	56 11%	3 21%	13 24%	5 7%	65 12%
TOTAL 'TOOK THE PROVIDER TO COURT OR TO AN OUT-OF COURT DISPUTE RESOLUTION BODY'	19 3%	3 3%	9 3%	7 4%	3 4%	6 3%	4 4%	0 0%	4 4%	3 3%	12 3%	7 3%	0 0%	19 4%	18 3%	0 0%	1 1%	5 8%	12 2%
TOTAL 'MADE A COMPLAINT TO A GOVERNMENT BODY OR CONSUMER ORGANISATION OR TOOK THE PROVIDER TO AN OUT-OF-COURT DISPUTE RESOLUTION BODY'	8 1%	1 1%	4 1%	4 2%	2 2%	3 1%	1 1%	0 0%	3 3%	0 0%	5 1%	3 1%	0 0%	8 2%	7 1%	0 0%	1 1%	2 2%	6 1%
TOTAL 'AT LEAST ONE ACTION'	526 88%	76 84%	290 87%	158 91%	62 85%	165 89%	72 80%	50 88%	77 90%	94 93%	305 85%	189 91%	0 0%	526 100%	472 89%	12 79%	40 76%	62 93%	457 87%
Don't know	1	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1336

CONSUMER DETRIMENT  
Socio-demographic tables

Fieldwork dates: 15/02/2016 - 17/03/2016



QA9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	598	91	333	172	72	186	91	58	85	101	357	206	72	526	529	16	53	67	523
DO NOT KNOW	0	0	0	0	0	0	1%	0	0	0	0	0	0	0	0	0	0	0	0

QA9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QA9BIS IF 'HAS NOT TAKEN ANY ACTION', QA9 = 12

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	72	41	31	9	22	28	12	9	22	28	7	5	26	19	27
I was unlikely to get a satisfactory solution to the problem I encountered	17 24%	10 23%	8 25%	4 46%	6 26%	3 12%	4 32%	4 46%	6 26%	3 12%	2 28%	2 37%	7 26%	7 38%	3 12%
The sums involved were too small	9 12%	4 9%	5 15%	1 11%	5 22%	1 3%	2 14%	1 11%	5 22%	1 3%	0 0	2 34%	0 0	7 34%	2 7%
I did not know how or where to complain	6 9%	5 11%	2 6%	3 27%	1 5%	2 7%	1 7%	3 27%	1 5%	2 7%	0 0	1 17%	1 4%	2 10%	4 13%
I was not sure of my rights as a consumer	4 6%	2 5%	2 7%	0 0	4 18%	0 0	0 0	0 0	4 18%	0 0	0 0	0 0	0 0	1 5%	3 11%
I thought it would take too long	9 12%	8 19%	1 3%	3 27%	3 14%	2 5%	2 13%	3 27%	3 14%	2 5%	1 11%	1 16%	1 2%	4 20%	4 16%
I tried to complain about other problems in the past but was not successful	2 3%	2 5%	0 0	1 11%	1 5%	0 0	0 0	1 11%	1 5%	0 0	0 0	0 0	0 0	1 5%	1 4%
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
The complaints procedure was too complicated	7 9%	3 7%	4 12%	0 0	3 14%	4 13%	0 0	0 0	3 14%	4 13%	0 0	0 0	4 14%	2 10%	1 4%

QA9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QA9BIS IF 'HAS NOT TAKEN ANY ACTION', QA9 = 12

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	72	41	31	9	22	28	12	9	22	28	7	5	26	19	27
Provider fixed problem on its own initiative	10 14%	6 15%	4 13%	0	3 12%	6 21%	1 12%	0	3 12%	6 21%	1 20%	0	2 9%	3 13%	5 19%
I have not had the time yet	11 16%	2 6%	9 29%	2 19%	4 17%	6 20%	0	2 19%	4 17%	6 20%	0	0	9 36%	2 10%	0
Other	15 21%	11 28%	4 12%	1 8%	1 5%	9 33%	4 34%	1 8%	1 5%	9 33%	1 14%	3 64%	3 13%	3 14%	9 34%
Don't know	2 3%	2 5%	0	0	0	0	2 17%	0	0	0	2 28%	0	1 3%	0	1 4%

QA9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QA9BIS IF 'HAS NOT TAKEN ANY ACTION', QA9 = 12

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	72	15	42	15	11	21	17	7	8	7	51	18	72	0	56	3	13	5	65
I was unlikely to get a satisfactory solution to the problem I encountered	17 24%	3 17%	12 29%	3 18%	2 17%	4 19%	2 12%	3 47%	3 39%	3 35%	14 27%	3 18%	17 24%	0	12 22%	1 24%	4 31%	4 78%	12 19%
The sums involved were too small	9 12%	0 0	7 16%	2 12%	1 10%	4 19%	1 5%	1 14%	2 19%	0	8 15%	1 4%	9 12%	0	8 14%	1 24%	0	0	8 12%
I did not know how or where to complain	6 9%	0	6 15%	0	2 19%	2 7%	1 6%	0	1 10%	1 14%	3 6%	3 15%	6 9%	0	6 10%	1 24%	0	1 23%	5 8%
I was not sure of my rights as a consumer	4 6%	0	3 7%	1 7%	0	4 19%	0	0	0	0	4 8%	0	4 6%	0	4 7%	0	0	0	4 6%
I thought it would take too long	9 12%	1 7%	4 10%	4 24%	2 19%	4 19%	1 6%	0	1 9%	1 11%	4 7%	5 29%	9 12%	0	9 16%	0	0	1 23%	7 10%
I tried to complain about other problems in the past but was not successful	2 3%	0	2 5%	0	2 19%	0	0	0	0	0	1 2%	1 6%	2 3%	0	2 4%	0	0	0	2 3%
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	0 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
The complaints procedure was too complicated	7 9%	1 7%	4 9%	2 13%	2 19%	1 4%	3 15%	0	0	1 14%	5 9%	1 6%	7 9%	0	7 12%	0	0	1 23%	6 9%

QA9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QA9BIS IF 'HAS NOT TAKEN ANY ACTION', QA9 = 12

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	72	15	42	15	11	21	17	7	8	7	51	18	72	0	56	3	13	5	65
Provider fixed problem on its own initiative	10	2	6	2	2	4	2	2	0	0	8	1	10	0	8	1	0	1	9
	14%	13%	15%	13%	18%	20%	13%	22%	0	0	15%	8%	14%	0	15%	29%	4%	22%	14%
I have not had the time yet	11	2	3	6	4	4	2	1	0	1	8	3	11	0	10	0	1	0	11
	16%	15%	8%	39%	36%	18%	11%	7%	0	18%	16%	18%	16%	0	18%	0	8%	0	17%
Other	15	8	7	0	0	1	8	1	4	2	10	5	15	0	6	2	6	1	14
	21%	55%	16%	0	0	5%	44%	10%	48%	23%	20%	28%	21%	0	12%	71%	49%	22%	22%
Don't know	2	0	2	0	0	0	1	0	1	0	1	1	2	0	1	0	1	0	2
	3%	0	5%	0	0	0	5%	0	13%	0	2%	5%	3%	0	2%	0	8%	0	3%

QA10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the provider, going to an alternative dispute resolution body or to replacing the mobile telephone service etc.?

Average time loss of respondents who incurred time loss.

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	598	324	275	92	168	203	136	92	168	203	72	64	146	252	199
Less than 1 hour	85 14%	49 15%	37 13%	13 14%	19 12%	29 14%	24 17%	13 14%	19 12%	29 14%	12 17%	11 18%	23 16%	32 13%	30 15%
1 to 2 hours	136 23%	65 20%	70 26%	16 18%	40 24%	51 25%	28 20%	16 18%	40 24%	51 25%	20 28%	7 12%	32 22%	57 23%	46 23%
3 to 4 hours	106 18%	66 20%	40 15%	16 17%	35 21%	35 17%	21 15%	16 17%	35 21%	35 17%	9 13%	11 18%	29 20%	48 19%	28 14%
5 to 10 hours	78 13%	44 13%	34 12%	15 16%	24 14%	26 13%	13 9%	15 16%	24 14%	26 13%	8 11%	5 7%	14 9%	42 17%	22 11%
11 to 20 hours	27 4%	11 3%	16 6%	3 4%	8 5%	9 4%	7 5%	3 4%	8 5%	9 4%	2 3%	5 8%	7 5%	9 4%	10 5%
More than 20 hours	102 17%	52 16%	50 18%	17 19%	31 18%	33 16%	21 16%	17 19%	31 18%	33 16%	9 13%	12 19%	25 17%	38 15%	39 20%
No time lost	19 3%	16 5%	3 1%	3 3%	5 3%	7 3%	5 3%	3 3%	5 3%	7 3%	2 2%	3 5%	5 4%	3 1%	10 5%
Don't remember	46 8%	21 7%	24 9%	8 9%	6 4%	13 6%	19 14%	8 9%	6 4%	13 6%	9 13%	9 14%	11 8%	22 9%	12 6%
Average	6,8	6,6	7,1	7,3	7	6,6	6,6	7,3	7	6,6	5,6	7,8	6,7	6,6	7,3

1342

QA10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the provider, going to an alternative dispute resolution body or to replacing the mobile telephone service etc.?

Average time loss of respondents who incurred time loss.

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	598	324	275	92	168	203	136	92	168	203	72	64	146	252	199
TOTAL 'AT LEAST SOME TIME LOST'	534	286	247	81	157	183	113	81	157	183	61	52	130	226	177
	89%	89%	90%	88%	94%	90%	83%	88%	94%	90%	85%	81%	89%	90%	89%

QA10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the provider, going to an alternative dispute resolution body or to court, replacing the mobile telephone service etc.?

Average time loss of respondents who incurred time loss.

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	598	91	333	172	72	186	91	58	85	101	357	206	72	526	529	16	53	67	523
Less than 1 hour	85	8	56	21	13	22	13	6	14	18	52	26	16	69	77	1	7	10	75
	14%	9%	17%	12%	18%	12%	14%	11%	16%	18%	15%	13%	23%	13%	15%	7%	14%	15%	14%
1 to 2 hours	136	19	74	42	17	46	22	10	18	20	77	54	13	123	116	7	12	17	117
	23%	21%	22%	25%	23%	25%	24%	17%	22%	19%	22%	26%	18%	23%	22%	45%	24%	25%	22%
3 to 4 hours	106	11	57	39	9	39	14	7	15	21	67	38	7	99	99	2	5	9	96
	18%	12%	17%	22%	12%	21%	15%	12%	18%	21%	19%	18%	10%	19%	19%	12%	9%	14%	18%
5 to 10 hours	78	8	46	23	16	26	14	9	4	9	55	21	4	74	75	1	2	10	67
	13%	9%	14%	13%	22%	14%	15%	15%	5%	9%	15%	10%	6%	14%	14%	5%	4%	15%	13%
11 to 20 hours	27	6	15	5	5	7	5	4	5	1	19	7	1	26	21	0	6	4	21
	4%	6%	5%	3%	7%	4%	5%	6%	6%	1%	5%	3%	1%	5%	4%	0	11%	6%	4%
More than 20 hours	102	20	52	30	10	28	9	16	14	24	48	44	6	96	95	2	6	12	89
	17%	21%	16%	18%	14%	15%	10%	28%	16%	23%	14%	22%	9%	18%	18%	13%	11%	19%	17%
No time lost	19	8	7	4	0	5	6	2	4	1	11	8	19	0	10	2	7	1	18
	3%	9%	2%	2%	0	3%	7%	4%	5%	1%	3%	4%	26%	0	2%	10%	14%	1%	3%
Don't remember	46	12	26	8	2	13	8	4	11	7	28	8	6	39	36	1	8	4	41
	8%	13%	8%	5%	3%	7%	9%	7%	13%	7%	8%	4%	8%	7%	7%	8%	14%	6%	8%
Average	6,8	8,6	6,5	6,6	6,7	6,4	5,9	9,4	6,7	7,2	6,4	7,2	4,7	7	6,9	5,1	6,7	7,2	6,8

1344



QA10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the provider, going to an alternative dispute resolution body or to court, replacing the mobile telephone service etc.?

Average time loss of respondents who incurred time loss.

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	598	91	333	172	72	186	91	58	85	101	357	206	72	526	529	16	53	67	523
TOTAL 'AT LEAST SOME TIME LOST'	534	71	301	160	70	169	77	51	70	92	318	190	47	486	483	13	38	62	464
	89%	78%	90%	93%	97%	91%	84%	89%	82%	91%	89%	92%	66%	93%	91%	82%	72%	93%	89%

QA11. To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	598	324	275	92	168	203	136	92	168	203	72	64	146	252	199
Not at all only a little	81 14%	54 17%	27 10%	16 18%	21 13%	24 12%	19 14%	16 18%	21 13%	24 12%	12 17%	7 11%	18 13%	37 15%	25 12%
Moderately	170 28%	87 27%	83 30%	25 28%	50 30%	61 30%	33 25%	25 28%	50 30%	61 30%	19 26%	15 23%	44 30%	72 29%	54 27%
Quite a lot	212 35%	113 35%	99 36%	31 34%	67 40%	63 31%	50 37%	31 34%	67 40%	63 31%	28 39%	22 35%	45 31%	91 36%	75 38%
Extremely	132 22%	69 21%	63 23%	19 21%	28 17%	53 26%	31 23%	19 21%	28 17%	53 26%	13 18%	18 29%	37 26%	51 20%	44 22%
Don't know	3 1%	0 0%	3 1%	0 0%	0 0%	2 1%	1 1%	0 0%	0 0%	2 1%	0 0%	1 2%	1 1%	0 0%	2 1%
TOTAL 'A LITTLE / MODERATELY'	251 42%	141 44%	110 40%	42 45%	72 43%	85 42%	53 39%	42 45%	72 43%	85 42%	31 43%	22 34%	63 43%	110 44%	79 40%
TOTAL 'QUITE A LOT / EXTREMELY'	344 58%	182 56%	162 59%	50 55%	96 57%	116 57%	82 60%	50 55%	96 57%	116 57%	41 57%	41 63%	82 56%	142 56%	119 60%

QA11. To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL		
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	598	91	333	172	72	186	91	58	85	101	357	206	72	526	529	16	53	67	523
Not at all only a little	81	6	47	27	5	21	14	9	12	19	32	39	17	64	76	1	5	14	63
	14%	7%	14%	16%	7%	11%	16%	16%	15%	19%	9%	19%	23%	12%	14%	4%	9%	22%	12%
Moderately	170	24	92	54	21	64	31	11	21	19	108	58	23	147	148	6	15	16	154
	28%	26%	28%	31%	30%	34%	34%	19%	24%	19%	30%	28%	32%	28%	28%	40%	29%	23%	29%
Quite a lot	212	28	123	60	25	70	28	25	29	34	136	62	25	187	186	5	21	21	190
	35%	30%	37%	35%	35%	38%	31%	43%	34%	34%	38%	30%	35%	36%	35%	33%	39%	31%	36%
Extremely	132	34	68	31	21	32	16	12	22	28	78	48	6	126	115	4	12	16	113
	22%	37%	20%	18%	29%	17%	18%	22%	26%	28%	22%	23%	9%	24%	22%	23%	23%	24%	22%
Don't know	3	0	3	0	0	0	2	0	1	0	3	0	1	1	3	0	0	0	3
	1%	0	1%	0	0	0	2%	0	2%	0	1%	0	1%	0	1%	0	0	0	1%
TOTAL 'A LITTLE / MODERATELY'	251	30	140	81	26	85	45	20	33	38	140	97	39	212	224	7	20	30	217
	42%	33%	42%	47%	36%	46%	50%	36%	39%	38%	39%	47%	55%	40%	42%	44%	38%	45%	41%
TOTAL 'QUITE A LOT / EXTREMELY'	344	61	191	91	46	101	44	37	51	63	214	109	31	313	302	9	33	37	303
	58%	67%	57%	53%	64%	54%	48%	64%	60%	62%	60%	53%	44%	60%	57%	56%	62%	55%	58%

QA12A12. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the provider?

Please provide an estimate for the following possible cost items.

Costs of replacement mobile telephone service at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs of replacement mobile telephone service'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	598	324	275	92	168	203	136	92	168	203	72	64	146	252	199
EUR 0	261	138	123	40	80	88	54	40	80	88	22	31	80	114	68
	44%	43%	45%	43%	48%	43%	39%	43%	48%	43%	31%	49%	54%	45%	34%
EUR 1 - EUR 19	40	24	17	10	8	17	6	10	8	17	0	6	9	19	12
	7%	7%	6%	10%	5%	8%	4%	10%	5%	8%	0	9%	6%	8%	6%
EUR 20 - EUR 49	32	18	14	4	13	9	6	4	13	9	3	3	6	16	10
	5%	6%	5%	4%	8%	5%	5%	4%	8%	5%	5%	4%	4%	6%	5%
EUR 50 - EUR 149	25	11	14	3	7	10	5	3	7	10	5	0	8	8	9
	4%	3%	5%	4%	4%	5%	3%	4%	4%	5%	6%	0	6%	3%	5%
More than EUR 150	9	6	3	0	3	3	3	0	3	3	3	0	2	3	4
	1%	2%	1%	0	2%	2%	2%	0	2%	2%	4%	0	1%	1%	2%
Not relevant	174	96	78	27	43	53	50	27	43	53	32	19	27	72	74
	29%	30%	28%	29%	26%	26%	37%	29%	26%	26%	44%	29%	19%	28%	37%
Don't remember	57	31	26	8	15	22	12	8	15	22	7	5	14	21	22
	10%	10%	10%	9%	9%	11%	9%	9%	9%	11%	10%	8%	10%	8%	11%
Average	83,2	106	55,2	31,5	60,3	125,2	77,6	31,5	60,3	125,2	127,4	15,7	57,5	116	58,7

QA12A12. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the provider?

Please provide an estimate for the following possible cost items.

Costs of replacement mobile telephone service at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs of replacement mobile telephone service'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	598	91	333	172	72	186	91	58	85	101	357	206	72	526	529	16	53	67	523
EUR 0	261	30	137	94	30	77	42	25	44	40	144	102	34	228	240	4	17	39	219
	44%	33%	41%	55%	42%	41%	46%	43%	52%	40%	40%	50%	47%	43%	45%	26%	32%	59%	42%
EUR 1 - EUR 19	40	9	24	7	3	8	5	6	4	14	30	5	3	37	35	2	3	1	39
	7%	10%	7%	4%	4%	4%	6%	11%	5%	13%	8%	2%	4%	7%	7%	11%	6%	2%	7%
EUR 20 - EUR 49	32	11	16	4	0	12	9	4	4	4	25	7	0	32	29	0	3	4	28
	5%	12%	5%	3%	0	6%	10%	6%	4%	4%	7%	3%	0	6%	6%	0	6%	6%	5%
EUR 50 - EUR 149	25	2	15	8	4	7	5	2	2	6	16	8	0	25	24	1	0	6	19
	4%	2%	5%	5%	5%	4%	5%	4%	2%	6%	4%	4%	0	5%	5%	6%	0	9%	4%
More than EUR 150	9	1	5	3	1	3	2	0	2	1	4	5	0	9	8	0	1	1	7
	1%	1%	1%	2%	1%	2%	2%	0	2%	1%	1%	2%	0	2%	1%	0	2%	1%	1%
Not relevant	174	25	101	46	28	63	14	16	22	29	96	67	23	149	149	6	17	11	160
	29%	28%	30%	27%	39%	34%	16%	28%	26%	29%	27%	32%	32%	28%	28%	39%	32%	16%	31%
Don't remember	57	12	35	10	6	17	14	4	8	7	43	12	12	45	43	3	11	5	50
	10%	14%	10%	6%	8%	9%	15%	8%	9%	7%	12%	6%	17%	9%	8%	19%	21%	8%	10%
Average	83,2	166,9	50,9	82,8	67,6	60,4	203,1	29,9	90	38,8	47,5	204,6	14,3	85,3	86,2	30,3	63,5	70	81,9

QA12A22. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the provider?

Please provide an estimate for the following possible cost items.

Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs related to court proceedings'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	598	324	275	92	168	203	136	92	168	203	72	64	146	252	199
EUR 0	331	179	152	53	102	109	67	53	102	109	31	36	94	144	93
	55%	55%	55%	58%	61%	54%	49%	58%	61%	54%	43%	56%	65%	57%	46%
EUR 1 - EUR 19	3	2	1	0	0	3	0	0	0	3	0	0	1	2	0
	0	1%	0	0	0	1%	0	0	0	1%	0	0	1%	1%	0
EUR 20 - EUR 49	1	1	0	0	1	0	0	0	1	0	0	0	1	0	0
	0	0	0	0	1%	0	0	0	1%	0	0	0	1%	0	0
Not relevant	214	116	98	34	51	69	60	34	51	69	35	26	36	89	89
	36%	36%	36%	37%	31%	34%	44%	37%	31%	34%	48%	40%	24%	35%	44%
Don't remember	49	26	23	5	13	22	9	5	13	22	6	2	14	17	18
	8%	8%	8%	6%	8%	11%	6%	6%	8%	11%	9%	4%	10%	7%	9%
Average	14,3	14	15	0	37,5	7,3	0	0	37,5	7,3	0	0	18,6	10,4	0

QA12A22. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the provider?

Please provide an estimate for the following possible cost items.

Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs related to court proceedings'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	598	91	333	172	72	186	91	58	85	101	357	206	72	526	529	16	53	67	523
EUR 0	331	42	179	110	31	98	53	37	51	59	197	116	35	296	303	7	21	50	277
	55%	45%	54%	64%	42%	52%	59%	64%	60%	59%	55%	56%	49%	56%	57%	43%	40%	75%	53%
EUR 1 - EUR 19	3	0	3	0	0	1	1	1	0	0	3	0	0	3	2	1	0	0	3
	0	0	1%	0	0	1%	1%	2%	0	0	1%	0	0	1%	0	6%	0	0	1%
EUR 20 - EUR 49	1	0	1	0	0	0	1	0	0	0	1	0	0	1	1	0	0	0	1
	0	0	0	0	0	0	1%	0	0	0	0	0	0	0	0	0	0	0	0
Not relevant	214	38	120	55	35	74	21	17	29	37	121	79	25	189	186	6	21	13	200
	36%	42%	36%	32%	48%	40%	23%	30%	34%	36%	34%	38%	35%	36%	35%	39%	40%	19%	38%
Don't remember	49	11	31	7	7	14	15	2	5	5	35	12	11	37	37	2	10	4	42
	8%	12%	9%	4%	10%	7%	16%	4%	6%	5%	10%	6%	15%	7%	7%	12%	19%	6%	8%
Average	14,3	0	14,3	0	0	15	20,9	0,8	0	0	14,3	0	0	14,3	17,3	5	0	0	14,3

QA12A32. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the provider?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred other extra costs'

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	598	324	275	92	168	203	136	92	168	203	72	64	146	252	199
EUR 0	234	122	112	43	72	75	44	43	72	75	20	24	67	98	69
	39%	38%	41%	46%	43%	37%	33%	46%	43%	37%	28%	37%	46%	39%	35%
EUR 1 - EUR 19	72	40	32	8	19	26	19	8	19	26	9	10	17	31	24
	12%	12%	12%	9%	11%	13%	14%	9%	11%	13%	13%	15%	12%	12%	12%
EUR 20 - EUR 49	21	10	12	1	8	8	4	1	8	8	2	2	9	9	4
	4%	3%	4%	1%	5%	4%	3%	1%	5%	4%	3%	3%	6%	3%	2%
EUR 50 - EUR 149	12	8	3	2	4	2	4	2	4	2	1	3	5	3	4
	2%	3%	1%	2%	2%	1%	3%	2%	2%	1%	1%	5%	3%	1%	2%
More than EUR 150	5	1	4	0	2	2	1	0	2	2	1	0	2	3	0
	1%	0	1%	0	1%	1%	1%	0	1%	1%	1%	0	2%	1%	0
Not relevant	198	108	90	29	49	66	54	29	49	66	33	21	31	87	79
	33%	33%	33%	32%	29%	32%	39%	32%	29%	32%	46%	32%	21%	35%	40%
Don't remember	56	35	21	9	14	24	10	9	14	24	5	4	16	21	19
	9%	11%	8%	10%	8%	12%	7%	10%	8%	12%	7%	7%	11%	8%	10%
Average	31,4	29	34,1	24,4	38,3	29,5	28,5	24,4	38,3	29,5	31,7	25,6	38,9	35,4	18



QA12A32. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the provider?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred other extra costs'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	598	91	333	172	72	186	91	58	85	101	357	206	72	526	529	16	53	67	523
EUR 0	234	31	129	75	21	63	39	27	36	47	139	83	31	203	216	3	15	35	197
	39%	33%	39%	43%	29%	34%	43%	47%	43%	47%	39%	40%	44%	39%	41%	20%	29%	53%	38%
EUR 1 - EUR 19	72	8	34	28	12	26	4	7	12	9	45	21	2	70	61	3	8	9	63
	12%	9%	10%	16%	17%	14%	5%	13%	15%	9%	13%	10%	3%	13%	12%	18%	15%	14%	12%
EUR 20 - EUR 49	21	2	14	6	2	8	7	1	3	0	13	9	1	20	19	0	2	1	18
	4%	2%	4%	3%	3%	4%	8%	3%	4%	0	4%	4%	2%	4%	4%	0	4%	2%	3%
EUR 50 - EUR 149	12	1	6	5	1	4	2	2	2	1	6	6	2	10	11	1	0	4	8
	2%	1%	2%	3%	2%	2%	2%	3%	3%	1%	2%	3%	3%	2%	2%	5%	0	6%	2%
More than EUR 150	5	0	4	1	0	1	2	0	1	1	3	2	0	5	5	0	0	2	3
	1%	0	1%	0	0	1%	2%	0	1%	1%	1%	1%	0	1%	1%	0	0	3%	1%
Not relevant	198	37	112	49	30	70	19	17	25	36	111	73	24	173	173	7	17	11	186
	33%	41%	34%	28%	42%	38%	21%	30%	30%	35%	31%	35%	34%	33%	33%	45%	33%	16%	35%
Don't remember	56	12	35	9	6	16	18	3	5	7	41	13	11	45	44	2	10	4	49
	9%	14%	10%	5%	8%	8%	19%	6%	6%	7%	11%	6%	15%	9%	8%	12%	19%	6%	9%
Average	31,4	15,4	37,4	27,5	15,3	30,3	45,5	24,2	33,9	42,4	31,3	34,8	45	30,7	33,5	30,4	11,8	64,2	25,5

QA12AT2. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who incurred costs trying to sort out the problem'

INDICATE TOTAL AMOUNT

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	598	324	275	92	168	203	136	92	168	203	72	64	146	252	199
EUR 0	221	115	106	38	63	75	44	38	63	75	18	26	59	90	71
	37%	35%	39%	42%	38%	37%	33%	42%	38%	37%	25%	41%	40%	36%	36%
EUR 1 - EUR 19	89	49	39	16	20	33	20	16	20	33	6	14	22	42	25
	15%	15%	14%	17%	12%	16%	15%	17%	12%	16%	9%	22%	15%	17%	13%
EUR 20 - EUR 49	49	24	25	5	18	17	10	5	18	17	5	5	12	21	16
	8%	7%	9%	5%	10%	8%	7%	5%	10%	8%	7%	8%	8%	8%	8%
EUR 50 - EUR 149	33	18	15	5	10	11	8	5	10	11	5	3	12	12	9
	6%	5%	6%	5%	6%	5%	6%	5%	6%	5%	6%	5%	8%	5%	5%
More than EUR 150	14	8	6	0	5	6	3	0	5	6	3	0	4	5	5
	2%	2%	2%	0%	3%	3%	2%	0%	3%	3%	4%	0%	3%	2%	2%
Not relevant	154	88	66	23	41	45	44	23	41	45	31	14	26	67	61
	26%	27%	24%	25%	25%	22%	33%	25%	25%	22%	43%	21%	17%	27%	30%
Don't remember	40	22	17	5	11	17	7	5	11	17	4	2	12	15	12
	7%	7%	6%	6%	6%	8%	5%	6%	6%	8%	6%	4%	9%	6%	6%
Average	66,9	80,7	51	31,1	59,4	92,5	57,2	31,1	59,4	92,5	96	23,9	55,1	87,3	48

QA12AT2. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who incurred costs trying to sort out the problem'

INDICATE TOTAL AMOUNT

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	598	91	333	172	72	186	91	58	85	101	357	206	72	526	529	16	53	67	523
EUR 0	221	26	124	70	22	62	38	22	38	37	125	82	189	30	200	5	15	29	191
	37%	29%	37%	41%	31%	33%	42%	38%	44%	37%	35%	40%	36%	42%	38%	32%	29%	44%	36%
EUR 1 - EUR 19	89	15	43	29	12	25	9	9	15	18	60	22	85	4	75	3	10	6	83
	15%	17%	13%	17%	17%	13%	10%	16%	17%	17%	17%	11%	16%	6%	14%	18%	20%	9%	16%
EUR 20 - EUR 49	49	11	28	10	2	18	11	6	6	5	34	14	48	1	45	0	4	4	45
	8%	12%	8%	6%	3%	10%	12%	11%	7%	5%	9%	7%	9%	1%	8%	0%	8%	7%	8%
EUR 50 - EUR 149	33	3	20	10	4	8	6	4	4	7	22	10	31	2	31	2	0	9	24
	6%	3%	6%	6%	6%	4%	7%	6%	5%	7%	6%	5%	6%	3%	6%	11%	0%	13%	5%
More than EUR 150	14	1	9	4	1	5	4	0	2	2	6	8	14	0	13	0	1	3	11
	2%	1%	3%	2%	1%	3%	4%	0%	2%	2%	2%	4%	3%	0%	2%	0%	2%	5%	2%
Not relevant	154	25	85	43	26	57	10	14	17	28	82	62	131	23	135	5	13	11	143
	26%	28%	26%	25%	36%	31%	12%	24%	20%	28%	23%	30%	25%	32%	25%	33%	25%	16%	27%
Don't remember	40	9	24	6	5	12	11	2	4	4	29	8	29	11	29	1	9	4	35
	7%	10%	7%	4%	7%	6%	12%	4%	5%	4%	8%	4%	5%	15%	6%	6%	18%	6%	7%
Average	66,9	133,7	53,2	55,5	39,7	53,3	158,2	31,8	62,1	45,1	46,8	120,2	68	38,7	70,3	42,6	37,9	84,5	64,5

QA12A11. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the provider?

Please provide an estimate for the following possible cost items.

Costs of replacement mobile telephone service at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero!

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	598	324	275	92	168	203	136	92	168	203	72	64	146	252	199
EUR 0	435	234	201	67	123	141	104	67	123	141	54	50	107	185	142
	73%	72%	73%	73%	73%	70%	77%	73%	73%	70%	75%	78%	73%	74%	71%
EUR 1 - EUR 19	40	24	17	10	8	17	6	10	8	17	0	6	9	19	12
	7%	7%	6%	10%	5%	8%	4%	10%	5%	8%	0	9%	6%	8%	6%
EUR 20 - EUR 49	32	18	14	4	13	9	6	4	13	9	3	3	6	16	10
	5%	6%	5%	4%	8%	5%	5%	4%	8%	5%	5%	4%	4%	6%	5%
EUR 50 - EUR 149	25	11	14	3	7	10	5	3	7	10	5	0	8	8	9
	4%	3%	5%	4%	4%	5%	3%	4%	4%	5%	6%	0	6%	3%	5%
More than EUR 150	9	6	3	0	3	3	3	0	3	3	3	0	2	3	4
	1%	2%	1%	0	2%	2%	2%	0	2%	2%	4%	0	1%	1%	2%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	57	31	26	8	15	22	12	8	15	22	7	5	14	21	22
	10%	10%	10%	9%	9%	11%	9%	9%	9%	11%	10%	8%	10%	8%	11%
Average	16,3	21,2	10,6	6,3	11,8	27,6	12,3	6,3	11,8	27,6	21,3	2,3	10,8	23,1	11,7

QA12A11. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the provider?

Please provide an estimate for the following possible cost items.

Costs of replacement mobile telephone service at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	598	91	333	172	72	186	91	58	85	101	357	206	72	526	529	16	53	67	523
EUR 0	435	56	238	140	59	140	56	41	66	70	240	169	57	377	389	10	34	50	379
	73%	61%	71%	81%	81%	75%	62%	71%	78%	69%	67%	82%	79%	72%	74%	65%	65%	75%	72%
EUR 1 - EUR 19	40	9	24	7	3	8	5	6	4	14	30	5	3	37	35	2	3	1	39
	7%	10%	7%	4%	4%	4%	6%	11%	5%	13%	8%	2%	4%	7%	7%	11%	6%	2%	7%
EUR 20 - EUR 49	32	11	16	4	0	12	9	4	4	4	25	7	0	32	29	0	3	4	28
	5%	12%	5%	3%	0	6%	10%	6%	4%	4%	7%	3%	0	6%	6%	0	6%	6%	5%
EUR 50 - EUR 149	25	2	15	8	4	7	5	2	2	6	16	8	0	25	24	1	0	6	19
	4%	2%	5%	5%	5%	4%	5%	4%	2%	6%	4%	4%	0	5%	5%	6%	0	9%	4%
More than EUR 150	9	1	5	3	1	3	2	0	2	1	4	5	0	9	8	0	1	1	7
	1%	1%	1%	2%	1%	2%	2%	0	2%	1%	1%	2%	0	2%	1%	0	2%	1%	1%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	57	12	35	10	6	17	14	4	8	7	43	12	12	45	43	3	11	5	50
	10%	14%	10%	6%	8%	9%	15%	8%	9%	7%	12%	6%	17%	9%	8%	19%	21%	8%	10%
Average	16,3	49,4	10,3	11,5	8	10,6	54,4	6,8	13	10,2	11,3	26,7	0,7	18,3	17,1	6,2	11,3	13,4	16,2

QA12A21. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the provider?

Please provide an estimate for the following possible cost items.

Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	598	324	275	92	168	203	136	92	168	203	72	64	146	252	199
EUR 0	545	295	251	87	153	178	127	87	153	178	66	62	130	233	181
	91%	91%	91%	94%	91%	88%	94%	94%	91%	88%	91%	96%	89%	93%	91%
EUR 1 - EUR 19	3	2	1	0	0	3	0	0	0	3	0	0	1	2	0
	0	1%	0	0	0	1%	0	0	0	1%	0	0	1%	1%	0
EUR 20 - EUR 49	1	1	0	0	1	0	0	0	1	0	0	0	1	0	0
	0	0	0	0	1%	0	0	0	1%	0	0	0	1%	0	0
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	49	26	23	5	13	22	9	5	13	22	6	2	14	17	18
	8%	8%	8%	6%	8%	11%	6%	6%	8%	11%	9%	4%	10%	7%	9%
Average	0,1	0,1	0,1	0	0,2	0,1	0	0	0,2	0,1	0	0	0,3	0,1	0

QA12A21. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the provider?

Please provide an estimate for the following possible cost items.

Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	598	91	333	172	72	186	91	58	85	101	357	206	72	526	529	16	53	67	523
EUR 0	545	80	299	165	65	172	74	54	80	96	319	195	61	484	489	13	43	62	477
	91%	88%	90%	96%	90%	92%	82%	94%	94%	95%	89%	94%	85%	92%	92%	82%	81%	94%	91%
EUR 1 - EUR 19	3	0	3	0	0	1	1	1	0	0	3	0	0	3	2	1	0	0	3
	0	0	1%	0	0	1%	1%	2%	0	0	1%	0	0	1%	0	6%	0	0	1%
EUR 20 - EUR 49	1	0	1	0	0	0	1	0	0	0	1	0	0	1	1	0	0	0	1
	0	0	0	0	0	0	1%	0	0	0	0	0	0	0	0	0	0	0	0
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	49	11	31	7	7	14	15	2	5	5	35	12	11	37	37	2	10	4	42
	8%	12%	9%	4%	10%	7%	16%	4%	6%	5%	10%	6%	15%	7%	7%	12%	19%	6%	8%
Average	0,1	0	0,2	0	0	0,1	0,5	0	0	0	0,2	0	0	0,1	0,1	0,3	0	0	0,1

QA12A31. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the provider?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	598	324	275	92	168	203	136	92	168	203	72	64	146	252	199
EUR 0	432	230	202	72	121	141	98	72	121	141	53	45	98	185	148
	72%	71%	74%	78%	72%	70%	72%	78%	72%	70%	74%	70%	67%	74%	74%
EUR 1 - EUR 19	72	40	32	8	19	26	19	8	19	26	9	10	17	31	24
	12%	12%	12%	9%	11%	13%	14%	9%	11%	13%	13%	15%	12%	12%	12%
EUR 20 - EUR 49	21	10	12	1	8	8	4	1	8	8	2	2	9	9	4
	4%	3%	4%	1%	5%	4%	3%	1%	5%	4%	3%	3%	6%	3%	2%
EUR 50 - EUR 149	12	8	3	2	4	2	4	2	4	2	1	3	5	3	4
	2%	3%	1%	2%	2%	1%	3%	2%	2%	1%	1%	5%	3%	1%	2%
More than EUR 150	5	1	4	0	2	2	1	0	2	2	1	0	2	3	0
	1%	0	1%	0	1%	1%	1%	0	1%	1%	1%	0	2%	1%	0
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	56	35	21	9	14	24	10	9	14	24	5	4	16	21	19
	9%	11%	8%	10%	8%	12%	7%	10%	8%	12%	7%	7%	11%	8%	10%
Average	6,4	5,9	6,9	3,1	8,1	6,2	6,4	3,1	8,1	6,2	6,4	6,5	9,6	7	3,2



QA12A31. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the provider?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	598	91	333	172	72	186	91	58	85	101	357	206	72	526	529	16	53	67	523
EUR 0	432	68	241	124	51	132	58	44	62	83	250	156	56	376	389	10	32	46	382
	72%	74%	72%	72%	71%	71%	64%	76%	72%	82%	70%	76%	78%	71%	74%	64%	62%	69%	73%
EUR 1 - EUR 19	72	8	34	28	12	26	4	7	12	9	45	21	2	70	61	3	8	9	63
	12%	9%	10%	16%	17%	14%	5%	13%	15%	9%	13%	10%	3%	13%	12%	18%	15%	14%	12%
EUR 20 - EUR 49	21	2	14	6	2	8	7	1	3	0	13	9	1	20	19	0	2	1	18
	4%	2%	4%	3%	3%	4%	8%	3%	4%	0	4%	4%	2%	4%	4%	0	4%	2%	3%
EUR 50 - EUR 149	12	1	6	5	1	4	2	2	2	1	6	6	2	10	11	1	0	4	8
	2%	1%	2%	3%	2%	2%	2%	3%	3%	1%	2%	3%	3%	2%	2%	5%	0	6%	2%
More than EUR 150	5	0	4	1	0	1	2	0	1	1	3	2	0	5	5	0	0	2	3
	1%	0	1%	0	0	1%	2%	0	1%	1%	1%	1%	0	1%	1%	0	0	3%	1%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	56	12	35	9	6	16	18	3	5	7	41	13	11	45	44	2	10	4	49
	9%	14%	10%	5%	8%	8%	19%	6%	6%	7%	11%	6%	15%	9%	8%	12%	19%	6%	9%
Average	6,4	2,1	7,3	6,7	3,5	6,8	9,5	4,6	7,8	5,1	6,5	6,7	3,8	6,7	6,6	8,1	2,8	17	4,9

QA12AT1. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

INDICATE TOTAL AMOUNT

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	598	324	275	92	168	203	136	92	168	203	72	64	146	252	199
EUR 0	392	203	171	61	105	120	89	61	105	120	49	40	85	157	132
	65%	63%	62%	67%	62%	59%	65%	67%	62%	59%	68%	62%	58%	62%	66%
EUR 1 - EUR 19	61	49	39	16	20	33	20	16	20	33	6	14	22	42	25
	10%	15%	14%	17%	12%	16%	15%	17%	12%	16%	9%	22%	15%	17%	13%
EUR 20 - EUR 49	37	24	25	5	18	17	10	5	18	17	5	5	12	21	16
	6%	7%	9%	5%	10%	8%	7%	5%	10%	8%	7%	8%	8%	8%	8%
EUR 50 - EUR 149	27	18	15	5	10	11	8	5	10	11	5	3	12	12	9
	5%	5%	6%	5%	6%	5%	6%	5%	6%	5%	6%	5%	8%	5%	5%
More than EUR 150	12	8	6	0	5	6	3	0	5	6	3	0	4	5	5
	2%	2%	2%	0%	3%	3%	2%	0%	3%	3%	4%	0%	3%	2%	2%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	40	22	17	5	11	17	7	5	11	17	4	2	12	15	12
	7%	7%	6%	6%	6%	8%	5%	6%	6%	8%	6%	4%	9%	6%	6%
Average	22,1	26,4	17	9,1	19,7	32,9	18	9,1	19,7	32,9	26,7	8,5	20,3	29,4	14,2

QA12AT1. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

INDICATE TOTAL AMOUNT

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	598	91	333	172	72	186	91	58	85	101	357	206	72	526	529	16	53	67	523
EUR 0	392	52	210	113	48	119	49	36	55	65	207	144	320	54	335	10	28	40	334
	65%	56%	63%	65%	67%	64%	54%	63%	64%	65%	58%	70%	61%	75%	63%	65%	53%	60%	63%
EUR 1 - EUR 19	61	15	43	29	12	25	9	9	15	18	60	22	85	4	75	3	10	6	83
	10%	17%	13%	17%	17%	13%	10%	16%	17%	17%	17%	11%	16%	6%	14%	18%	20%	9%	16%
EUR 20 - EUR 49	37	11	28	10	2	18	11	6	6	5	34	14	48	1	45	0	4	4	45
	6%	12%	8%	6%	3%	10%	12%	11%	7%	5%	9%	7%	9%	1%	8%	0%	8%	7%	8%
EUR 50 - EUR 149	27	3	20	10	4	8	6	4	4	7	22	10	31	2	31	2	0	9	24
	5%	3%	6%	6%	6%	4%	7%	6%	5%	7%	6%	5%	6%	3%	6%	11%	0%	13%	5%
More than EUR 150	12	1	9	4	1	5	4	0	2	2	6	8	14	0	13	0	1	3	11
	2%	1%	3%	2%	1%	3%	4%	0%	2%	2%	2%	4%	3%	0%	2%	0%	2%	5%	2%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	40	9	24	6	5	12	11	2	4	4	29	8	29	11	29	1	9	4	35
	7%	10%	7%	4%	7%	6%	12%	4%	5%	4%	8%	4%	5%	15%	6%	6%	18%	6%	7%
Average	22,1	49,7	17,1	17,8	11,4	17	61,5	11	20,1	14,8	17,3	32,7	24,3	4,6	23,1	13,2	13,5	30,2	21,1

QA13. You indicated a price of [INSERT AMOUNT PAID FROM QA3] per month for the mobile telephone service.

What is the most you would now pay per month for this mobile telephone service taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress?

FILTER: ASK QA13 IF [AMOUNT FROM QA3A]=TRUE OR IF QA3A=9999999

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	556	302	255	87	157	195	118	87	157	195	61	57	129	234	192
Would pay the same price again	168 30%	94 31%	75 29%	25 29%	44 28%	53 27%	47 40%	25 29%	44 28%	53 27%	27 44%	20 35%	41 32%	65 28%	62 32%
Would pay three quarters of the price	90 16%	47 15%	43 17%	17 19%	31 20%	27 14%	16 13%	17 19%	31 20%	27 14%	10 16%	6 10%	20 16%	37 16%	33 17%
Would pay half the price	82 15%	52 17%	31 12%	20 23%	24 15%	23 12%	15 13%	20 23%	24 15%	23 12%	5 9%	10 18%	23 17%	36 15%	24 12%
Would pay one quarter of the price	15 3%	10 3%	5 2%	2 2%	3 2%	6 3%	4 3%	2 2%	3 2%	6 3%	2 4%	2 3%	4 3%	8 3%	2 1%
Wouldn't sign up for it again	170 31%	86 28%	84 33%	20 23%	49 31%	71 36%	29 25%	20 23%	49 31%	71 36%	14 24%	15 26%	36 28%	78 33%	57 30%
Don't know	31 6%	14 5%	17 7%	3 3%	6 4%	15 8%	7 6%	3 3%	6 4%	15 8%	2 4%	5 8%	6 4%	11 5%	14 7%

QA13. You indicated a price of [INSERT AMOUNT PAID FROM QA3] per month for the mobile telephone service.

What is the most you would now pay per month for this mobile telephone service taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress?

FILTER: ASK QA13 IF [AMOUNT FROM QA3A]=TRUE OR IF QA3A=9999999

	ACHIEVED EDUCATION				OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	556	89	312	155	72	168	88	56	74	94	335	188	63	492	490	14	51	64	485
Would pay the same price again	168 30%	26 29%	97 31%	45 29%	13 19%	43 26%	32 37%	15 27%	30 40%	33 34%	100 30%	64 34%	23 36%	146 30%	144 29%	4 26%	21 41%	26 41%	138 28%
Would pay three quarters of the price	90 16%	10 12%	48 16%	31 20%	8 12%	40 24%	12 13%	9 17%	9 12%	11 11%	58 17%	26 14%	9 14%	81 16%	82 17%	1 7%	5 10%	8 13%	81 17%
Would pay half the price	82 15%	9 10%	48 15%	24 16%	18 25%	22 13%	12 13%	9 17%	10 13%	12 13%	56 17%	21 11%	11 18%	71 14%	69 14%	7 47%	6 12%	6 9%	76 16%
Would pay one quarter of the price	15 3%	3 3%	8 3%	4 3%	1 2%	3 2%	3 4%	1 1%	2 3%	4 4%	8 2%	5 3%	1 1%	14 3%	15 3%	0 0	0 0	2 2%	13 3%
Wouldn't sign up for it again	170 31%	33 37%	91 29%	46 30%	26 36%	54 32%	22 25%	17 31%	20 26%	31 33%	94 28%	64 34%	16 25%	154 31%	154 31%	2 14%	15 28%	22 34%	146 30%
Don't know	31 6%	7 8%	20 6%	4 3%	5 8%	6 3%	7 8%	3 6%	5 6%	3 4%	19 6%	8 4%	3 5%	27 6%	26 5%	1 7%	4 9%	0 0	30 6%

QA14. Which of these, if any, has the provider done so far in response to the problem?

Mark all that apply.

FILTER: ASK QA14 IF QA9 = CODES 1 TO 11

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	526	282	243	83	145	174	124	83	145	174	65	59	121	232	172
Acknowledged problem	151 29%	84 30%	67 28%	27 33%	43 29%	42 24%	39 31%	27 33%	43 29%	42 24%	20 32%	18 31%	44 37%	59 26%	47 27%
Investigating problem	111 21%	58 21%	53 22%	19 23%	25 17%	42 24%	25 20%	19 23%	25 17%	42 24%	9 14%	16 27%	24 20%	38 16%	49 29%
Gave a satisfactory explanation	68 13%	37 13%	31 13%	10 12%	20 14%	22 13%	15 12%	10 12%	20 14%	22 13%	8 13%	7 12%	16 14%	28 12%	23 14%
Gave an unsatisfactory explanation	135 26%	78 28%	57 23%	17 20%	38 26%	49 28%	31 25%	17 20%	38 26%	49 28%	16 25%	14 24%	20 16%	55 24%	60 35%
Fixed/repaired the mobile telephone service	86 16%	43 15%	43 18%	16 20%	23 16%	27 16%	19 15%	16 20%	23 16%	27 16%	12 19%	7 12%	19 16%	34 15%	33 19%
Provided a new tariff or contract	57 11%	33 12%	24 10%	7 9%	16 11%	15 9%	20 16%	7 9%	16 11%	15 9%	12 18%	8 13%	13 11%	22 9%	22 13%
Gave a partial or full refund of the money I paid	66 13%	32 11%	35 14%	7 9%	20 14%	27 15%	12 10%	7 9%	20 14%	27 15%	9 14%	3 5%	16 13%	31 13%	19 11%
Gave credit note or voucher	15 3%	12 4%	3 1%	1 1%	6 4%	7 4%	1 1%	1 1%	6 4%	7 4%	0 0	1 1%	5 4%	6 3%	4 2%
Gave compensation for damages or losses	15 3%	8 3%	7 3%	5 7%	3 2%	5 3%	2 1%	5 7%	3 2%	5 3%	0 0	2 3%	1 1%	12 5%	1 1%

QA14. Which of these, if any, has the provider done so far in response to the problem?

Mark all that apply.

FILTER: ASK QA14 IF QA9 = CODES 1 TO 11

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	526	282	243	83	145	174	124	83	145	174	65	59	121	232	172
Other	27	15	12	3	5	11	8	3	5	11	4	4	6	15	6
	5%	5%	5%	4%	3%	6%	7%	4%	3%	6%	6%	7%	5%	6%	4%
TOTAL 'AT LEAST ONE ACTION'	407	221	186	69	100	137	101	69	100	137	53	48	93	170	143
	78%	78%	77%	83%	69%	79%	82%	83%	69%	79%	82%	82%	77%	73%	83%
TOTAL 'GAVE REIMBURSEMENT OR COMPENSATION'	93	51	42	14	26	38	14	14	26	38	9	5	21	46	25
	18%	18%	17%	17%	18%	22%	12%	17%	18%	22%	14%	9%	17%	20%	14%
Has done nothing	115	59	55	13	43	37	21	13	43	37	11	11	26	61	27
	22%	21%	23%	16%	30%	21%	17%	16%	30%	21%	16%	18%	22%	26%	16%
Don't know	3	2	1	0	2	0	1	0	2	0	1	0	1	1	1
	1%	1%	1%	1%	1%	0	1%	1%	1%	0	2%	0	1%	0	1%

QA14. Which of these, if any, has the provider done so far in response to the problem?

Mark all that apply.

FILTER: ASK QA14 IF QA9 = CODES 1 TO 11

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	526	76	290	158	62	165	72	50	77	94	305	189	0	526	472	12	40	62	457
Acknowledged problem	151	17	95	39	20	46	19	17	24	21	85	58	0	151	139	2	10	18	131
	29%	22%	33%	25%	32%	28%	27%	34%	32%	23%	28%	31%	0	29%	29%	14%	25%	28%	29%
Investigating problem	111	25	54	31	16	22	20	12	18	21	67	39	0	111	91	6	13	7	102
	21%	33%	18%	20%	26%	13%	27%	24%	24%	23%	22%	21%	0	21%	19%	49%	33%	11%	22%
Gave a satisfactory explanation	68	10	37	21	9	26	12	2	10	9	35	28	0	68	59	2	7	8	58
	13%	13%	13%	13%	14%	16%	16%	4%	13%	10%	11%	15%	0	13%	12%	15%	17%	13%	13%
Gave an unsatisfactory explanation	135	20	72	43	18	45	15	18	17	20	73	49	0	135	126	3	5	17	117
	26%	26%	25%	27%	29%	27%	21%	35%	23%	22%	24%	26%	0	26%	27%	24%	12%	28%	26%
Fixed/repaired the mobile telephone service	86	13	51	20	14	28	16	6	7	14	52	29	0	86	76	1	8	6	79
	16%	18%	18%	13%	22%	17%	22%	12%	9%	15%	17%	15%	0	16%	16%	8%	21%	10%	17%
Provided a new tariff or contract	57	6	27	23	7	17	6	7	14	6	37	20	0	57	48	4	4	6	51
	11%	8%	9%	15%	11%	10%	8%	14%	18%	7%	12%	10%	0	11%	10%	31%	11%	10%	11%
Gave a partial or full refund of the money I paid	66	7	39	20	7	26	13	3	4	12	36	26	0	66	62	0	4	9	57
	13%	9%	13%	13%	12%	16%	17%	7%	6%	13%	12%	14%	0	13%	13%	0	10%	15%	13%
Gave credit note or voucher	15	2	7	6	2	9	1	0	1	2	12	2	0	15	14	0	1	2	12
	3%	2%	2%	4%	3%	5%	1%	0	1%	3%	4%	1%	0	3%	3%	0	2%	4%	3%
Gave compensation for damages or losses	15	2	11	3	0	4	3	6	2	2	4	6	0	15	14	1	0	6	9
	3%	2%	4%	2%	0	2%	3%	11%	2%	2%	1%	3%	0	3%	3%	7%	0	9%	2%

1368



QA14. Which of these, if any, has the provider done so far in response to the problem?

Mark all that apply.

FILTER: ASK QA14 IF QA9 = CODES 1 TO 11

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	526	76	290	158	62	165	72	50	77	94	305	189	0	526	472	12	40	62	457
Other	27	1	15	11	5	8	3	1	5	3	14	14	0	27	26	1	0	2	24
	5%	1%	5%	7%	8%	5%	4%	2%	7%	4%	4%	7%	0	5%	5%	9%	1%	4%	5%
TOTAL 'AT LEAST ONE ACTION'	407	58	233	115	46	130	55	44	63	65	231	149	0	407	365	11	31	47	354
	78%	76%	80%	73%	75%	79%	76%	86%	82%	69%	76%	79%	0	78%	77%	88%	76%	76%	77%
TOTAL 'GAVE REIMBURSEMENT OR COMPENSATION'	93	8	55	29	9	38	15	9	7	15	51	32	0	93	87	1	5	15	77
	18%	11%	19%	18%	15%	23%	20%	18%	8%	16%	17%	17%	0	18%	18%	7%	12%	25%	17%
Has done nothing	115	17	58	40	15	34	17	7	14	28	72	40	0	115	104	1	9	15	100
	22%	23%	20%	25%	24%	21%	24%	14%	18%	30%	24%	21%	0	22%	22%	12%	24%	24%	22%
Don't know	3	1	0	2	0	1	0	0	0	1	2	0	0	3	3	0	0	0	3
	1%	1%	0	2%	1%	1%	0	0	0	1%	1%	0	0	1%	1%	0	0	0	1%

QA15A2. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the provider?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who received reimbursement of compensation'

FILTER: ASK QA15A IF QA14 = 7 OR 8 OR 9

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	93	51	42	14	26	38	14	14	26	38	9	5	21	46	25
EUR 0	5 5%	1 2%	4 10%	0 0	1 3%	2 6%	2 13%	0 0	1 3%	2 6%	2 21%	0 0	0 0	2 4%	3 12%
EUR 1 - EUR 9	12 13%	3 6%	9 22%	2 15%	2 8%	6 16%	2 14%	2 15%	2 8%	6 16%	1 10%	1 20%	0 0	9 20%	3 13%
EUR 10 - EUR 49	37 40%	21 41%	16 39%	9 66%	12 44%	11 28%	6 39%	9 66%	12 44%	11 28%	4 43%	2 33%	8 38%	18 39%	11 46%
EUR 50 - EUR 99	16 17%	10 21%	6 14%	1 7%	5 17%	8 22%	2 15%	1 7%	5 17%	8 22%	1 15%	1 14%	7 32%	6 13%	3 13%
EUR 100 or more	12 24%	9 18%	3 6%	2 11%	4 27%	5 12%	1 7%	2 11%	3 10%	5 12%	1 11%	0 0	3 16%	6 14%	2 8%
Don't Know	10 11%	6 12%	4 9%	0 0	3 10%	16 16%	2 12%	0 0	0 0	6 16%	0 0	2 33%	3 14%	5 10%	2 8%
Average	53,4	52,8	54,3	34,5	50	72	32,9	34,5	50	72	36,2	26,1	104,5	38,6	36,8

QA15A2. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the provider?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who received reimbursement of compensation'

FILTER: ASK QA15A IF QA14 = 7 OR 8 OR 9

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	93	8	55	29	9	38	15	9	7	15	51	32	0	93	87	1	5	15	77
EUR 0	5	1	1	3	1	2	1	0	0	1	3	2	0	5	4	0	1	2	3
	5%	11%	2%	11%	11%	5%	7%	0	0	6%	6%	7%	0	5%	5%	0	20%	13%	4%
EUR 1 - EUR 9	12	2	7	3	1	5	1	0	0	5	10	2	0	12	11	0	1	1	11
	13%	25%	13%	11%	11%	14%	6%	0	0	35%	20%	7%	0	13%	13%	0	22%	7%	15%
EUR 10 - EUR 49	37	3	22	12	3	14	3	7	4	6	15	12	0	37	35	0	2	6	31
	40%	32%	40%	42%	33%	37%	21%	81%	56%	42%	30%	40%	0	40%	41%	0	37%	41%	40%
EUR 50 - EUR 99	16	1	8	8	1	9	4	0	1	1	8	8	0	16	15	0	1	2	14
	17%	9%	14%	26%	10%	24%	26%	0	17%	7%	15%	26%	0	17%	17%	0	21%	12%	18%
EUR 100 or more	12	0	10	2	2	5	2	1	0	1	8	4	0	12	12	0	0	3	9
	24%	0	18%	6%	24%	13%	17%	8%	0	8%	16%	12%	0	13%	13%	0	0	19%	11%
Don't Know	10	2	7	1	1	3	3	1	2	0	6	3	0	10	9	1	0	1	9
	11%	24%	13%	4%	12%	7%	23%	11%	27%	3%	13%	9%	0	11%	11%	100%	0	8%	12%
Average	53,4	22,8	63,5	41	50,9	46,3	68,7	33,9	29,7	80,9	64,7	46,1	0	53,4	54,9	0	24,9	108,8	43,1

QA15A1. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the provider?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QA15A IF QA14 = 7 OR 8 OR 9

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	598	324	275	92	168	203	136	92	168	203	72	64	146	252	199
EUR 0	511	274	237	78	142	167	123	78	142	167	65	59	126	207	178
	85%	85%	86%	85%	85%	82%	91%	85%	85%	82%	90%	92%	86%	82%	89%
EUR 1 - EUR 9	12	3	9	2	2	6	2	2	2	6	1	1	0	9	3
	2%	1%	3%	2%	1%	3%	1%	2%	1%	3%	1%	2%	0	4%	2%
EUR 10 - EUR 49	37	21	16	9	12	11	6	9	12	11	4	2	8	18	11
	6%	6%	6%	10%	7%	5%	4%	10%	7%	5%	5%	3%	5%	7%	6%
EUR 50 - EUR 99	16	10	6	1	5	8	2	1	5	8	1	1	7	6	3
	3%	3%	2%	1%	3%	4%	2%	1%	3%	4%	2%	1%	5%	2%	2%
EUR 100 or more	12	9	3	2	4	5	1	2	4	5	1	0	3	6	2
	4%	3%	1%	2%	3%	2%	1%	2%	3%	2%	1%	0	2%	3%	1%
Don't Know	10	6	4	0	3	6	2	0	3	6	0	2	3	5	2
	2%	2%	1%	0	2%	3%	1%	0	2%	3%	0	3%	2%	2%	1%
Average	7	7,2	6,8	5,2	6,9	11	2,6	5,2	6,9	11	3,6	1,5	13	6,2	3,7

QA15A1. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the provider?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QA15A IF QA14 = 7 OR 8 OR 9

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	598	91	333	172	72	186	91	58	85	101	357	206	72	526	529	16	53	67	523
EUR 0	511	84	279	146	64	150	77	48	79	87	309	177	72	438	446	15	49	53	449
	85%	92%	84%	85%	89%	81%	85%	84%	92%	86%	87%	86%	100%	83%	84%	94%	93%	80%	86%
EUR 1 - EUR 9	12	2	7	3	1	5	1	0	0	5	10	2	0	12	11	0	1	1	11
	2%	2%	2%	2%	1%	3%	1%	0	0	5%	3%	1%	0	2%	2%	0	2%	2%	2%
EUR 10 - EUR 49	37	3	22	12	3	14	3	7	4	6	15	12	0	37	35	0	2	6	31
	6%	3%	7%	7%	4%	7%	3%	13%	4%	6%	4%	6%	0	7%	7%	0	3%	9%	6%
EUR 50 - EUR 99	16	1	8	8	1	9	4	0	1	1	8	8	0	16	15	0	1	2	14
	3%	1%	2%	4%	1%	5%	4%	0	1%	1%	2%	4%	0	3%	3%	0	2%	3%	3%
EUR 100 or more	12	0	10	2	2	5	5	1	0	1	8	4	0	12	12	0	0	3	9
	4%	0	3%	1%	3%	3%	3%	1%	0	1%	2%	2%	0	2%	2%	0	0	4%	2%
Don't Know	10	2	7	1	1	3	3	1	2	0	6	3	0	10	9	1	0	1	9
	2%	2%	2%	1%	2%	1%	4%	2%	2%	0	2%	1%	0	2%	2%	6%	0	2%	2%
Average	7	1,4	9,2	5,9	5,1	8,5	8	4,9	1,7	10,9	7,6	6	0	8	7,8	0	1,8	20,2	5,5

QA17. How long did the problem last / has lasted?

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	598	324	275	92	168	203	136	92	168	203	72	64	146	252	199
Less than one day	66 11%	44 14%	22 8%	5 6%	14 8%	26 13%	21 15%	5 6%	14 8%	26 13%	12 17%	9 14%	14 9%	31 12%	21 10%
One day to less than a week	143 24%	73 23%	69 25%	30 32%	37 22%	45 22%	30 22%	30 32%	37 22%	45 22%	17 24%	13 21%	33 22%	60 24%	50 25%
One week to less than one month	160 27%	84 26%	76 28%	27 29%	48 29%	52 26%	33 24%	27 29%	48 29%	52 26%	18 25%	15 23%	30 21%	66 26%	63 32%
One month to less than three months	102 17%	62 19%	40 15%	16 17%	30 18%	37 18%	20 15%	16 17%	30 18%	37 18%	8 11%	12 19%	28 19%	46 18%	28 14%
Three months to less than six months	36 6%	14 4%	22 8%	1 1%	12 7%	14 7%	9 7%	1 1%	12 7%	14 7%	4 6%	5 8%	8 5%	16 6%	12 6%
Six months to less than a year	37 6%	14 4%	23 8%	7 7%	16 9%	9 5%	5 4%	7 7%	16 9%	9 5%	2 3%	3 4%	9 6%	17 7%	11 6%
A year or more	39 7%	22 7%	17 6%	3 3%	9 5%	14 7%	14 10%	3 3%	9 5%	14 7%	7 9%	7 11%	19 13%	12 5%	8 4%
Don't remember	16 3%	10 3%	5 2%	4 5%	2 1%	6 3%	4 3%	4 5%	2 1%	6 3%	3 4%	1 1%	5 3%	3 1%	7 4%
<b>TOTAL 'LESS THAN A MONTH'</b>	<b>368 62%</b>	<b>201 62%</b>	<b>167 61%</b>	<b>61 67%</b>	<b>99 59%</b>	<b>124 61%</b>	<b>84 62%</b>	<b>61 67%</b>	<b>99 59%</b>	<b>124 61%</b>	<b>48 66%</b>	<b>36 57%</b>	<b>77 53%</b>	<b>158 63%</b>	<b>133 67%</b>

QA17. How long did the problem last / has lasted?

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	598	324	275	92	168	203	136	92	168	203	72	64	146	252	199
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	138 23%	76 24%	62 23%	17 18%	42 25%	51 25%	29 22%	17 18%	42 25%	51 25%	12 17%	17 27%	36 25%	62 25%	40 20%
TOTAL 'SIX MONTHS OR MORE'	76 13%	36 11%	40 15%	10 10%	25 15%	23 11%	19 14%	10 10%	25 15%	23 11%	9 13%	10 15%	29 20%	29 11%	19 9%

QA17. How long did the problem last / has lasted?

FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION				OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
<b>TOTAL</b>	598	91	333	172	72	186	91	58	85	101	357	206	72	526	529	16	53	67	523
Less than one day	66	11	36	19	8	11	14	8	15	10	38	24	15	51	54	2	10	7	59
	11%	12%	11%	11%	11%	6%	16%	14%	17%	10%	11%	12%	21%	10%	10%	13%	18%	10%	11%
One day to less than a week	143	28	77	37	10	57	23	17	12	21	88	40	13	129	125	5	12	14	128
	24%	31%	23%	22%	14%	30%	25%	30%	14%	21%	25%	20%	18%	25%	24%	33%	23%	21%	24%
One week to less than one month	160	25	99	36	18	47	25	8	18	43	96	56	7	153	146	6	9	22	135
	27%	27%	30%	21%	24%	25%	27%	14%	22%	42%	27%	27%	10%	29%	28%	36%	16%	33%	26%
One month to less than three months	102	13	58	32	12	40	9	16	14	11	56	40	10	93	93	0	9	12	88
	17%	14%	17%	18%	17%	21%	10%	27%	16%	11%	16%	19%	13%	18%	18%	0	17%	18%	17%
Three months to less than six months	36	4	19	12	4	13	5	3	8	3	24	11	2	34	33	1	2	1	35
	6%	5%	6%	7%	6%	7%	6%	5%	10%	3%	7%	5%	3%	6%	6%	6%	3%	1%	7%
Six months to less than a year	37	5	15	17	11	7	6	5	5	4	20	17	6	31	35	1	1	2	34
	6%	5%	4%	10%	15%	4%	6%	8%	5%	4%	6%	8%	9%	6%	7%	6%	2%	3%	6%
A year or more	39	3	22	13	9	9	3	0	11	5	27	12	13	26	32	1	6	8	31
	7%	4%	7%	8%	12%	5%	3%	1%	13%	5%	8%	6%	18%	5%	6%	7%	12%	11%	6%
Don't remember	16	2	7	6	0	3	6	1	2	3	8	5	6	9	11	0	4	1	14
	3%	3%	2%	3%	1%	1%	6%	2%	3%	3%	2%	2%	8%	2%	2%	0	8%	2%	3%
<b>TOTAL 'LESS THAN A MONTH'</b>	368	64	212	92	36	114	62	33	45	74	223	121	36	333	325	13	30	43	321
	62%	70%	64%	53%	50%	61%	68%	58%	53%	74%	62%	59%	49%	63%	61%	82%	58%	64%	61%

1376

Fieldwork dates: 15/02/2016 - 17/03/2016

**CONSUMER DETRIMENT**  
Socio-demographic tables

173



QA17. How long did the problem last / has lasted?

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	598	91	333	172	72	186	91	58	85	101	357	206	72	526	529	16	53	67	523
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	138 23%	17 19%	77 23%	44 25%	16 22%	53 29%	14 16%	18 32%	22 26%	14 13%	80 22%	51 25%	12 17%	127 24%	126 24%	1 6%	11 20%	13 19%	123 24%
TOTAL 'SIX MONTHS OR MORE'	76 13%	8 9%	37 11%	31 18%	20 27%	16 9%	9 9%	5 8%	16 19%	10 10%	47 13%	29 14%	19 26%	57 11%	66 13%	2 13%	7 14%	10 15%	64 12%

QB1. You indicated you experienced a problem with electricity services over the last 12 months.

What type of electricity service did you have when you experienced the problem?

FILTER: ASK QB1 TO QB18 IF "ELECTRICITY SERVICES", CODE 2, IS THE ONLY CHOICE IN DS2A OR DS2B; OR "ELECTRICITY SERVICES", CODE 1, IN DS3; OR "ELECTRICITY SERVICES", CODE 1, IN QA18 OR QB18 OR QC18 OR QD18 OR QE18 OR QF1

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	239	132	107	11	64	73	91	11	64	73	41	50	38	122	79
Electricity subscription ( <i>with regular payments</i> )	163 68%	92 69%	71 67%	4 38%	44 68%	57 78%	58 64%	4 38%	44 68%	57 78%	22 55%	36 71%	22 57%	84 69%	57 72%
Prepaid electricity ( <i>with payment upfront</i> )	25 11%	14 10%	11 11%	3 24%	8 13%	2 3%	12 13%	3 24%	8 13%	2 3%	11 26%	2 3%	5 14%	13 11%	7 9%
Electricity as part of a bundle with other services, e.g. gas, water, insurance etc. ( <i>subscription</i> )	25 11%	15 12%	10 10%	3 25%	10 16%	3 4%	10 11%	3 25%	10 16%	3 4%	4 10%	5 11%	5 14%	11 9%	9 11%
Electricity as part of a bundle with other services, e.g. gas, water, insurance etc. ( <i>prepaid</i> )	4 2%	2 2%	2 2%	0 0%	0 0%	3 4%	1 1%	0 0%	0 0%	3 4%	0 0%	1 2%	2 5%	0 0%	2 3%
Other	18 8%	6 5%	12 11%	1 12%	2 3%	6 8%	9 10%	1 12%	2 3%	6 8%	3 7%	6 13%	4 10%	11 9%	3 4%
Don't know	3 1%	3 2%	0 0%	0 0%	0 0%	2 3%	1 1%	0 0%	0 0%	2 3%	1 2%	0 0%	0 0%	2 2%	1 2%

QB1. You indicated you experienced a problem with electricity services over the last 12 months.

What type of electricity service did you have when you experienced the problem?

FILTER: ASK QB1 TO QB18 IF "ELECTRICITY SERVICES", CODE 2, IS THE ONLY CHOICE IN DS2A OR DS2B; OR "ELECTRICITY SERVICES", CODE 1, IN DS3; OR "ELECTRICITY SERVICES", CODE 1, IN QA18 OR QB18 OR QC18 OR QD18 OR QE18 OR QF18

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	239	68	117	54	32	72	39	8	54	33	163	66	13	221	189	13	37	31	192
Electricity subscription ( <i>with regular payments</i> )	163	52	75	35	22	52	32	6	36	14	115	41	7	153	125	9	29	19	139
	68%	76%	65%	66%	69%	72%	84%	85%	66%	41%	71%	62%	54%	69%	66%	72%	79%	59%	72%
Prepaid electricity ( <i>with payment upfront</i> )	25	6	16	4	5	4	1	0	4	11	18	8	3	22	22	1	3	5	16
	11%	8%	14%	7%	16%	6%	3%	0	8%	32%	11%	12%	25%	10%	11%	6%	8%	16%	8%
Electricity as part of a bundle with other services, e.g. gas, water, insurance etc. ( <i>subscription</i> )	25	5	14	7	3	8	3	1	7	4	15	11	1	24	23	1	1	5	18
	11%	7%	12%	12%	10%	11%	8%	7%	12%	12%	9%	16%	8%	11%	12%	8%	2%	16%	10%
Electricity as part of a bundle with other services, e.g. gas, water, insurance etc. ( <i>prepaid</i> )	4	1	2	1	0	2	0	0	1	1	2	1	0	4	3	1	0	0	4
	2%	2%	2%	2%	0	3%	0	0	2%	3%	1%	2%	0	2%	2%	8%	0	0	2%
Other	18	3	10	5	2	6	1	1	6	3	12	5	2	16	13	1	4	3	12
	8%	5%	9%	9%	5%	8%	3%	8%	12%	8%	8%	8%	13%	7%	7%	6%	12%	8%	6%
Don't know	3	1	0	2	0	1	1	0	0	1	1	1	0	2	3	0	0	0	3
	1%	2%	0	3%	0	1%	3%	0	0	4%	1%	1%	0	1%	2%	0	0	0	2%

QB3A. How much did/do you pay for this electricity service (NOT including any over-/extra charges if applicable)?

If you are not sure, please give an estimate.

Please indicate the amount paid on average in [NATIONAL CURRENCY] per month:

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	239	132	107	11	64	73	91	11	64	73	41	50	38	122	79
EUR 0 - EUR 39	22	21	14	0	9	12	14	0	9	12	2	11	3	16	15
	9%	16%	13%	0%	14%	17%	15%	0%	14%	17%	5%	23%	9%	13%	19%
EUR 40 - EUR 69	40	43	30	0	17	16	39	0	17	16	17	22	11	35	26
	17%	32%	28%	0%	26%	23%	43%	0%	26%	23%	42%	45%	29%	29%	33%
EUR 70 - EUR 99	39	22	14	3	8	17	10	3	8	17	5	5	6	24	6
	16%	17%	14%	25%	12%	23%	11%	25%	12%	23%	12%	9%	17%	19%	8%
EUR 100 or more	97	27	28	2	21	17	14	2	21	17	12	3	12	28	15
	41%	20%	26%	19%	33%	23%	16%	19%	33%	23%	29%	5%	31%	23%	19%
I didn't/don't pay for this service	19	10	10	0	3	8	8	0	3	8	5	4	3	10	6
	8%	7%	9%	0%	5%	11%	9%	0%	5%	11%	11%	7%	7%	9%	8%
Don't know	22	10	11	6	7	3	6	6	7	3	0	6	3	8	11
	9%	8%	11%	56%	11%	4%	6%	56%	11%	4%	0%	11%	8%	7%	13%
Average	87,4	86,1	89,2	217,2	91,9	80,2	82	217,2	91,9	80,2	115,2	52,9	108,5	91,7	69,4

QB3A. How much did/do you pay for this electricity service (NOT including any over-/extra charges if applicable)?

If you are not sure, please give an estimate.

Please indicate the amount paid on average in [NATIONAL CURRENCY] per month:

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	239	68	117	54	32	72	39	8	54	33	163	66	13	221	189	13	37	31	192
EUR 0 - EUR 39	22	11	13	11	6	11	3	1	13	1	17	17	32	2	27	0	7	5	27
	9%	16%	11%	20%	19%	15%	8%	8%	23%	3%	10%	25%	15%	15%	15%	0%	19%	16%	14%
EUR 40 - EUR 69	40	28	30	14	7	21	10	1	23	10	57	12	70	2	52	4	16	14	55
	17%	41%	26%	26%	22%	30%	26%	13%	43%	28%	35%	18%	32%	17%	28%	31%	44%	45%	29%
EUR 70 - EUR 99	39	10	23	3	5	13	6	0	7	6	29	5	32	4	29	3	5	1	34
	16%	15%	20%	6%	16%	18%	16%	0%	12%	17%	17%	7%	15%	31%	15%	24%	12%	5%	18%
EUR 100 or more	97	12	29	14	9	15	14	3	2	11	38	16	52	2	50	3	2	6	48
	41%	18%	25%	26%	28%	20%	36%	42%	4%	34%	23%	24%	23%	15%	27%	22%	4%	18%	25%
I didn't/don't pay for this service	19	3	10	6	3	6	2	1	5	2	12	6	17	1	16	1	2	3	16
	8%	5%	9%	11%	10%	8%	5%	13%	9%	7%	7%	9%	8%	6%	9%	6%	6%	8%	8%
Don't know	22	3	12	6	2	6	3	2	5	4	11	10	18	2	14	2	5	3	12
	9%	5%	11%	11%	6%	8%	9%	24%	8%	11%	7%	16%	8%	15%	8%	16%	14%	9%	6%
Average	87,4	68,1	106,2	73,5	84,6	80,3	94,1	139,3	53,8	143,4	91,9	78,5	87,2	86	93,5	89,3	53,4	69,4	91,6

QB4. How did you sign up to this electricity service?

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	239	132	107	11	64	73	91	11	64	73	41	50	38	122	79
In person, at a shop or other sales point	38 16%	19 15%	18 17%	2 19%	14 21%	10 14%	12 13%	2 19%	14 21%	10 14%	3 7%	9 18%	6 17%	23 19%	8 10%
Over the Internet, directly from the supplier	26 11%	20 15%	6 6%	1 12%	12 19%	3 4%	9 10%	1 12%	12 19%	3 4%	7 17%	2 4%	6 16%	13 11%	7 9%
Over the Internet, through an intermediary (e.g. comparison website)	5 2%	3 3%	2 2%	1 13%	3 5%	0 0%	1 1%	1 13%	3 5%	0 0%	0 0%	1 2%	1 3%	1 1%	3 4%
By mail order, delivery and postal services	3 1%	2 1%	1 1%	0 0%	0 0%	1 1%	2 2%	0 0%	0 0%	1 1%	1 2%	1 3%	0 0%	3 3%	0 0%
By telephone	97 41%	59 45%	38 36%	3 32%	23 36%	36 50%	34 38%	3 32%	23 36%	36 50%	20 50%	14 28%	18 47%	48 40%	31 39%
From a salesperson visiting the home	46 19%	20 15%	26 24%	0 0%	7 12%	15 21%	23 25%	0 0%	7 12%	15 21%	5 12%	18 36%	3 8%	21 18%	21 27%
Other	8 4%	3 2%	6 5%	1 12%	1 2%	4 6%	2 2%	1 12%	1 2%	4 6%	2 5%	0 0%	4 9%	4 3%	1 2%
Don't remember	15 6%	6 5%	9 8%	1 12%	4 6%	3 4%	7 8%	1 12%	4 6%	3 4%	3 7%	4 9%	0 0%	8 7%	7 9%
TOTAL 'OVER THE INTERNET'	31 13%	23 17%	8 8%	3 25%	15 24%	3 4%	10 11%	3 25%	15 24%	3 4%	7 17%	3 6%	7 18%	14 11%	10 13%
TOTAL 'OTHER SALES CHANNELS'	192 81%	103 78%	89 84%	7 63%	45 71%	67 92%	73 81%	7 63%	45 71%	67 92%	30 75%	43 85%	31 82%	99 82%	62 78%

1382

QB4. How did you sign up to this electricity service?

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	239	68	117	54	32	72	39	8	54	33	163	66	13	221	189	13	37	31	192
In person, at a shop or other sales point	38	10	17	10	5	10	7	3	11	2	23	13	1	35	29	3	5	0	38
	16%	15%	15%	19%	16%	14%	18%	37%	20%	6%	14%	19%	7%	16%	16%	23%	14%	0	20%
Over the Internet, directly from the supplier	26	2	12	12	8	9	3	2	4	0	13	13	4	22	24	0	2	26	0
	11%	2%	10%	23%	25%	12%	9%	20%	8%	0	8%	20%	30%	10%	13%	0	5%	83%	0
Over the Internet, through an intermediary (e.g. comparison website)	5	1	3	1	1	0	2	0	1	1	3	2	0	5	4	1	0	5	0
	2%	2%	3%	2%	3%	0	5%	0	2%	4%	2%	4%	0	2%	2%	8%	0	17%	0
By mail order, delivery and postal services	3	1	2	0	0	1	1	0	1	0	2	1	0	2	2	1	1	0	3
	1%	1%	2%	0	0	1%	3%	0	3%	0	1%	2%	0	1%	1%	6%	2%	0	2%
By telephone	97	26	51	20	10	33	20	2	13	19	73	22	3	94	83	6	9	0	97
	41%	38%	44%	37%	31%	45%	52%	31%	24%	56%	45%	33%	23%	43%	44%	47%	23%	0	51%
From a salesperson visiting the home	46	25	19	3	5	13	4	0	20	3	34	7	2	44	29	2	15	0	46
	19%	36%	16%	5%	15%	18%	11%	0	37%	10%	21%	11%	16%	20%	15%	16%	41%	0	24%
Other	8	1	4	3	2	2	0	0	0	4	5	3	0	8	7	0	1	0	8
	4%	1%	4%	6%	7%	3%	0	0	0	11%	3%	4%	0	4%	4%	0	4%	0	4%
Don't remember	15	3	8	4	1	5	1	1	3	4	11	5	3	10	11	0	4	0	0
	6%	4%	7%	8%	3%	6%	3%	12%	6%	13%	6%	7%	24%	5%	6%	0	11%	0	0
TOTAL 'OVER THE INTERNET'	31	3	15	13	9	9	5	2	5	1	16	15	4	27	28	1	2	31	0
	13%	4%	13%	25%	28%	12%	14%	20%	10%	4%	10%	23%	30%	12%	15%	8%	5%	100%	0
TOTAL 'OTHER SALES CHANNELS'	192	63	94	36	22	59	32	5	45	28	137	46	6	184	149	12	31	0	192
	81%	92%	80%	67%	68%	82%	84%	68%	84%	83%	84%	69%	46%	83%	79%	92%	84%	0	100%

QB6. Which of the items below describe the problem with the electricity service or with the supplier you obtained it from?

Mark all that apply.

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	239	132	107	11	64	73	91	11	64	73	41	50	38	122	79
CUSTOMER SERVICE															
Poor customer or after-sales service	87 36%	51 38%	36 34%	4 38%	24 38%	29 40%	29 32%	4 38%	24 38%	29 40%	13 32%	16 32%	13 34%	37 31%	37 46%
TARIFFS															
Unclear or complex tariffs	110 46%	60 45%	51 48%	2 20%	26 41%	30 42%	52 57%	2 20%	26 41%	30 42%	20 49%	32 64%	11 28%	55 46%	44 56%
BILLING AND PAYMENTS															
Bill incorrect (e.g. inaccurate estimates of my consumption, I was overcharged or credit not reimbursed)	87 36%	49 37%	38 35%	4 40%	25 38%	24 32%	34 38%	4 40%	25 38%	24 32%	15 37%	19 38%	13 34%	44 36%	30 37%
Was charged for services I didn't purchase (e.g. extra options or bundled services)	39 16%	26 20%	13 12%	3 25%	9 14%	7 10%	20 22%	3 25%	9 14%	7 10%	11 26%	10 19%	7 19%	25 21%	7 9%
Disproportionate fees (e.g. for late payment)	8 3%	3 2%	5 4%	3 28%	3 5%	1 1%	1 1%	3 28%	3 5%	1 1%	0 0%	1 1%	3 8%	4 3%	1 1%
Had to pay an extra fee for reconnection to electricity supply after being disconnected	3 1%	2 2%	1 1%	0 0%	2 3%	1 1%	0 0%	0 0%	2 3%	1 1%	0 0%	0 0%	0 0%	2 2%	1 1%
MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES															
Misleading or incorrect indication of price (e.g. hidden charges)	30 12%	18 14%	12 11%	1 7%	8 12%	8 11%	13 14%	1 7%	8 12%	8 11%	6 15%	7 14%	6 15%	12 10%	12 15%



QB6. Which of the items below describe the problem with the electricity service or with the supplier you obtained it from?  
Mark all that apply.

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city	
<b>TOTAL</b>	239	132	107	11	64	73	91	11	64	73	41	50	38	122	79	
Received false advice or advertising was misleading	25 10%	12 9%	12 12%	0 0	7 11%	8 11%	9 10%	0 0	7 11%	8 11%	3 8%	6 12%	3 8%	15 13%	6 8%	
Was put under pressure when signing up to the electricity service or in case of late payment	7 3%	4 3%	3 3%	0 0	2 4%	1 1%	4 4%	0 0	2 4%	1 1%	1 2%	3 6%	1 3%	4 4%	2 3%	
<b>CONTRACTUAL ISSUES</b>																
Missing or incomplete information in the contract (e.g. duration, condition for termination, identity of the supplier, etc.)	25 10%	15 12%	9 9%	1 12%	5 8%	5 7%	13 14%	1 12%	5 8%	5 7%	6 15%	7 14%	1 3%	12 10%	11 14%	
Problems terminating my contract or switching tariff	34 14%	19 15%	14 13%	1 13%	12 19%	7 10%	13 14%	1 13%	12 19%	7 10%	3 8%	10 20%	4 10%	18 15%	12 15%	
Contractual terms unfair or changed by service supplier without my consent (e.g. increase in price)	8 3%	4 3%	4 4%	2 19%	4 6%	0 0	2 2%	2 19%	4 6%	0 0	1 2%	1 2%	2 4%	3 3%	3 4%	
Could not cancel the contract within the cooling-off period	5 2%	2 2%	3 3%	0 0	1 2%	2 3%	2 2%	0 0	1 2%	2 3%	0 0	2 4%	1 3%	2 2%	2 2%	
Contract was renewed without prior notice	11 5%	9 7%	2 2%	0 0	2 3%	2 3%	7 8%	0 0	2 3%	2 3%	6 15%	1 2%	1 3%	10 8%	0 0	
<b>SWITCHING SUPPLIER</b>																

QB6. Which of the items below describe the problem with the electricity service or with the supplier you obtained it from?  
Mark all that apply.

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	239	132	107	11	64	73	91	11	64	73	41	50	38	122	79
Problems switching to another supplier	23 9%	14 10%	9 8%	0 0	5 8%	7 10%	10 11%	0 0	5 8%	7 10%	4 10%	6 13%	3 8%	13 10%	7 9%
Other problem	23 10%	15 12%	8 7%	4 33%	7 11%	8 11%	4 4%	4 33%	7 11%	8 11%	1 4%	3 5%	8 21%	11 9%	4 5%
Don't know	4 2%	2 1%	2 2%	0 0	2 3%	1 2%	1 1%	0 0	2 3%	1 2%	1 2%	0 0	1 2%	2 2%	1 1%
TOTAL 'CUSTOMER SERVICE'	87 36%	51 38%	36 34%	4 38%	24 38%	29 40%	29 32%	4 38%	24 38%	29 40%	13 32%	16 32%	13 34%	37 31%	37 46%
TOTAL 'TARIFFS'	110 46%	60 45%	51 48%	2 20%	26 41%	30 42%	52 57%	2 20%	26 41%	30 42%	20 49%	32 64%	11 28%	55 46%	44 56%
TOTAL 'BILLING AND PAYMENTS'	117 49%	64 49%	53 50%	8 77%	30 48%	29 39%	50 55%	8 77%	30 48%	29 39%	25 61%	25 49%	19 51%	61 50%	37 46%
TOTAL 'MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES'	52 22%	28 21%	24 22%	1 7%	15 24%	14 20%	22 24%	1 7%	15 24%	14 20%	9 22%	13 26%	8 20%	27 22%	18 23%
TOTAL 'CONTRACTUAL ISSUES'	67 28%	38 29%	29 27%	5 43%	22 35%	14 20%	26 28%	5 43%	22 35%	14 20%	10 25%	16 31%	8 20%	33 28%	26 33%
TOTAL 'SWITCHING SUPPLIER'	23 9%	14 10%	9 8%	0 0	5 8%	7 10%	10 11%	0 0	5 8%	7 10%	4 10%	6 13%	3 8%	13 10%	7 9%

1386

QB6. Which of the items below describe the problem with the electricity service or with the supplier you obtained it from?  
Mark all that apply.

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
<b>TOTAL</b>	239	68	117	54	32	72	39	8	54	33	163	66	13	221	189	13	37	31	192
<b>CUSTOMER SERVICE</b>																			
Poor customer or after-sales service	87 36%	24 35%	45 39%	18 33%	14 44%	30 41%	14 35%	2 24%	19 36%	8 23%	60 36%	24 37%	8 60%	79 36%	72 38%	4 31%	11 31%	15 49%	65 34%
<b>TARIFFS</b>																			
Unclear or complex tariffs	110 46%	39 56%	55 47%	16 31%	14 44%	27 37%	20 52%	2 24%	35 64%	12 37%	83 51%	23 35%	1 8%	109 49%	83 44%	7 54%	20 56%	9 30%	98 51%
<b>BILLING AND PAYMENTS</b>																			
Bill incorrect (e.g. inaccurate estimates of my consumption, I was overcharged or credit not reimbursed)	87 36%	21 30%	40 34%	27 49%	13 40%	27 38%	13 32%	3 36%	21 40%	10 29%	48 29%	37 56%	3 25%	84 38%	71 38%	2 16%	13 37%	15 50%	67 35%
Was charged for services I didn't purchase (e.g. extra options or bundled services)	39 16%	10 14%	25 21%	5 9%	6 19%	10 14%	5 14%	0 0	10 18%	8 25%	33 20%	6 9%	1 8%	38 17%	33 18%	3 23%	3 8%	6 18%	33 17%
Disproportionate fees (e.g. for late payment)	8 3%	1 1%	5 4%	2 4%	0 0	3 4%	1 2%	2 28%	1 1%	1 4%	5 3%	3 5%	1 7%	7 3%	7 4%	0 0	1 2%	0 0	8 4%
Had to pay an extra fee for reconnection to electricity supply after being disconnected	3 1%	0 0	3 3%	0 0	1 3%	1 1%	0 0	1 16%	0 0	0 0	3 2%	0 0	0 0	3 1%	3 2%	0 0	0 0	0 0	3 2%
<b>MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES</b>																			
Misleading or incorrect indication of price (e.g. hidden charges)	30 12%	8 12%	18 16%	4 7%	5 16%	9 12%	6 15%	2 24%	7 13%	1 3%	23 14%	5 8%	1 8%	29 13%	24 13%	2 15%	4 11%	1 3%	28 14%

QB6. Which of the items below describe the problem with the electricity service or with the supplier you obtained it from?  
Mark all that apply.

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
<b>TOTAL</b>	239	68	117	54	32	72	39	8	54	33	163	66	13	221	189	13	37	31	192
Received false advice or advertising was misleading	25 10%	9 13%	9 8%	6 12%	2 6%	9 13%	6 16%	0 0	6 11%	1 3%	17 11%	6 9%	0 0	25 11%	18 10%	1 8%	5 14%	1 3%	24 12%
Was put under pressure when signing up to the electricity service or in case of late payment	7 3%	3 4%	2 2%	2 4%	0 0	2 3%	0 0	1 16%	4 7%	0 0	5 3%	2 3%	0 0	7 3%	3 2%	1 7%	3 8%	0 0	7 4%
<b>CONTRACTUAL ISSUES</b>																			
Missing or incomplete information in the contract (e.g. duration, condition for termination, identity of the supplier, etc.)	25 10%	7 10%	16 13%	2 4%	3 10%	5 7%	1 3%	1 16%	7 13%	7 22%	22 13%	2 3%	0 0	25 11%	19 10%	2 16%	4 11%	2 7%	23 12%
Problems terminating my contract or switching tariff	34 14%	13 19%	14 12%	7 13%	4 12%	9 13%	6 16%	1 13%	11 20%	2 7%	24 15%	8 13%	0 0	34 15%	27 14%	2 16%	5 14%	5 17%	27 14%
Contractual terms unfair or changed by service supplier without my consent (e.g. increase in price)	8 3%	2 3%	4 4%	2 3%	1 3%	1 2%	1 3%	3 36%	1 2%	1 3%	6 4%	2 3%	0 0	8 4%	7 4%	1 9%	0 0	0 0	8 4%
Could not cancel the contract within the cooling-off period	5 2%	1 1%	4 3%	0 0	0 0	2 3%	2 5%	0 0	1 2%	0 0	4 2%	1 1%	1 7%	4 2%	4 2%	0 0	1 3%	1 3%	4 2%
Contract was renewed without prior notice	11 5%	2 3%	6 5%	3 6%	1 3%	3 4%	0 0	1 13%	1 2%	5 15%	10 6%	1 2%	0 0	11 5%	10 5%	1 8%	0 0	4 13%	7 4%
<b>SWITCHING SUPPLIER</b>																			

QB6. Which of the items below describe the problem with the electricity service or with the supplier you obtained it from?  
Mark all that apply.

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	239	68	117	54	32	72	39	8	54	33	163	66	13	221	189	13	37	31	192
Problems switching to another supplier	23	6	12	5	3	7	2	0	7	3	16	6	1	21	18	2	3	2	18
	9%	9%	10%	9%	9%	10%	5%	0	13%	9%	10%	10%	9%	10%	9%	14%	8%	6%	9%
Other problem	23	2	14	7	5	7	2	3	3	3	17	6	1	21	20	0	3	2	19
	10%	3%	12%	12%	15%	10%	5%	44%	5%	8%	10%	10%	8%	10%	10%	0	9%	6%	10%
Don't know	4	0	2	2	0	2	1	0	0	1	1	2	0	1	4	0	0	0	3
	2%	0	2%	3%	0	2%	3%	0	0	3%	1%	3%	0	0	2%	0	0	0	1%
TOTAL 'CUSTOMER SERVICE'	87	24	45	18	14	30	14	2	19	8	60	24	8	79	72	4	11	15	65
	36%	35%	39%	33%	44%	41%	35%	24%	36%	23%	36%	37%	60%	36%	38%	31%	31%	49%	34%
TOTAL 'TARIFFS'	110	39	55	16	14	27	20	2	35	12	83	23	1	109	83	7	20	9	98
	46%	56%	47%	31%	44%	37%	52%	24%	64%	37%	51%	35%	8%	49%	44%	54%	56%	30%	51%
TOTAL 'BILLING AND PAYMENTS'	117	28	60	29	17	34	16	3	27	19	75	39	5	111	95	5	17	16	96
	49%	41%	52%	53%	53%	48%	43%	36%	50%	58%	46%	60%	40%	50%	50%	39%	46%	53%	50%
TOTAL 'MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES'	52	18	24	10	7	16	11	2	14	2	39	11	1	51	39	3	10	2	49
	22%	26%	21%	18%	22%	22%	29%	24%	26%	6%	24%	17%	8%	23%	21%	23%	27%	6%	26%
TOTAL 'CONTRACTUAL ISSUES'	67	19	35	13	9	17	10	4	16	11	52	13	1	66	56	4	7	10	56
	28%	28%	30%	23%	28%	24%	26%	49%	29%	32%	32%	20%	7%	30%	29%	33%	19%	31%	29%
TOTAL 'SWITCHING SUPPLIER'	23	6	12	5	3	7	2	0	7	3	16	6	1	21	18	2	3	2	18
	9%	9%	10%	9%	9%	10%	5%	0	13%	9%	10%	10%	9%	10%	9%	14%	8%	6%	9%

1389

QB7A2. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the supplier)? Mark 0 if you did not pay any over-/extra charges or hidden fees. If you are not sure, please give an estimate.

'The average is calculated based on all respondents who incurred over-/extra charges or hidden fees'

FILTER: ASK QB7A IF QB6 = 3 OR 4 OR 5 OR 6 OR 7 OR 12 OR 16

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	151	84	67	11	39	39	62	11	39	39	30	32	27	78	46
EUR 0	25 17%	15 18%	10 16%	1 13%	8 21%	7 17%	9 15%	1 13%	8 21%	7 17%	4 12%	6 18%	7 25%	10 13%	9 19%
EUR 1 - EUR 9	1 1%	0 0%	1 1%	0 0%	1 2%	0 0%	0 0%	0 0%	1 2%	0 0%	0 0%	0 0%	0 0%	1 1%	0 0%
EUR 10 - EUR 24	6 4%	3 4%	3 5%	0 0%	0 0%	3 8%	3 5%	0 0%	0 0%	3 8%	2 7%	1 3%	0 0%	5 6%	1 2%
EUR 25 - EUR 99	41 27%	26 30%	16 23%	1 13%	10 24%	11 29%	19 31%	1 13%	10 24%	11 29%	8 27%	11 34%	12 43%	19 24%	11 24%
More than EUR 100	38 25%	23 27%	15 23%	3 31%	9 22%	7 18%	19 31%	3 31%	9 22%	7 18%	11 35%	8 26%	6 23%	24 31%	8 17%
Don't know	39 26%	18 21%	22 32%	5 43%	12 31%	11 28%	12 19%	5 43%	12 31%	11 28%	6 19%	6 19%	3 10%	19 25%	17 38%
Average	163,3	168	156,2	243,5	166	127,4	171,4	243,5	166	127,4	231,4	110,2	134,1	176,6	156,5

QB7A2. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the supplier)? Mark 0 if you did not pay any over-/extra charges or hidden fees. If you are not sure, please give an estimate.

'The average is calculated based on all respondents who incurred over-/extra charges or hidden fees'

FILTER: ASK QB7A IF QB6 = 3 OR 4 OR 5 OR 6 OR 7 OR 12 OR 16

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	151	38	79	34	22	45	20	6	34	23	99	47	7	142	121	7	23	19	124
EUR 0	25	6	12	7	2	10	3	1	7	3	14	11	0	25	22	1	3	5	19
	17%	17%	15%	20%	10%	22%	15%	19%	20%	11%	14%	23%	0	18%	18%	15%	12%	25%	16%
EUR 1 - EUR 9	1	0	0	1	0	1	0	0	0	0	1	0	0	1	1	0	0	0	1
	1%	0	0	3%	0	2%	0	0	0	0	1%	0	0	1%	1%	0	0	0	1%
EUR 10 - EUR 24	6	1	3	2	1	2	1	0	2	0	4	2	0	6	6	0	0	1	5
	4%	3%	4%	6%	5%	4%	5%	0	6%	0	4%	4%	0	4%	5%	0	0	5%	4%
EUR 25 - EUR 99	41	12	20	9	6	11	7	2	12	3	30	9	4	37	32	2	7	6	35
	27%	33%	25%	26%	27%	24%	34%	32%	35%	14%	30%	18%	57%	26%	27%	29%	31%	30%	28%
More than EUR 100	38	8	23	7	3	12	5	0	7	11	24	13	1	37	33	0	5	2	34
	25%	20%	29%	21%	13%	26%	22%	0	22%	49%	24%	28%	16%	26%	27%	0	24%	9%	28%
Don't know	39	10	21	8	10	10	5	3	6	6	26	12	2	36	28	4	8	6	29
	26%	27%	26%	24%	46%	21%	24%	49%	17%	26%	26%	26%	27%	25%	23%	56%	34%	31%	24%
Average	163,3	90,9	204,8	141,6	137,4	176,7	93,3	66,1	100,6	319,8	163	178,8	55,6	170,1	174,5	65,4	114,5	84,6	173,4

QB7A1. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the supplier)? Mark 0 if you did not pay any over-/extra charges or hidden fees. If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QB7A IF QB6 = 3 OR 4 OR 5 OR 6 OR 7 OR 12 OR 16

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	239	132	107	11	64	73	91	11	64	73	41	50	38	122	79
EUR 0	113	63	51	1	33	40	38	1	33	40	14	24	18	54	42
	47%	47%	47%	13%	52%	56%	42%	13%	52%	56%	35%	48%	47%	44%	53%
EUR 1 - EUR 9	1	0	1	0	1	0	0	0	1	0	0	0	0	1	0
	0	0	1%	0	1%	0	0	0	1%	0	0	0	0	1%	0
EUR 10 - EUR 24	6	3	3	0	0	3	3	0	0	3	2	1	0	5	1
	3%	2%	3%	0	0	4%	3%	0	0	4%	5%	2%	0	4%	1%
EUR 25 - EUR 99	41	26	16	1	10	11	19	1	10	11	8	11	12	19	11
	17%	19%	15%	13%	15%	16%	21%	13%	15%	16%	20%	22%	30%	15%	14%
More than EUR 100	38	23	15	3	9	7	19	3	9	7	11	8	6	24	8
	16%	17%	14%	31%	13%	10%	21%	31%	13%	10%	26%	17%	16%	20%	10%
Don't know	39	18	22	5	12	11	12	5	12	11	6	6	3	19	17
	16%	14%	20%	43%	19%	15%	13%	43%	19%	15%	14%	12%	7%	16%	22%
Average	70,5	75,8	63,4	188,9	60,4	44,1	88,5	188,9	60,4	44,1	137,6	50,2	66,5	83,9	50,8



QB7A1. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the supplier)? Mark 0 if you did not pay any over-/extra charges or hidden fees. If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QB7A IF QB6 = 3 OR 4 OR 5 OR 6 OR 7 OR 12 OR 16

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	239	68	117	54	32	72	39	8	54	33	163	66	13	221	189	13	37	31	192
EUR 0	113	37	49	27	13	37	21	3	27	13	78	30	6	105	90	7	17	17	88
	47%	54%	42%	50%	39%	51%	55%	39%	50%	38%	48%	45%	45%	47%	47%	53%	46%	53%	46%
EUR 1 - EUR 9	1	0	0	1	0	1	0	0	0	0	1	0	0	1	1	0	0	0	1
	0	0	0	2%	0	1%	0	0	0	0	1%	0	0	0	0	0	0	0	0
EUR 10 - EUR 24	6	1	3	2	1	2	1	0	2	0	4	2	0	6	6	0	0	1	5
	3%	2%	3%	4%	3%	3%	3%	0	4%	0	2%	3%	0	3%	3%	0	0	3%	3%
EUR 25 - EUR 99	41	12	20	9	6	11	7	2	12	3	30	9	4	37	32	2	7	6	35
	17%	18%	17%	17%	18%	15%	18%	24%	22%	10%	18%	13%	32%	17%	17%	16%	19%	18%	18%
More than EUR 100	38	8	23	7	3	12	5	0	7	11	24	13	1	37	33	0	5	2	34
	16%	11%	20%	13%	9%	17%	12%	0	14%	34%	15%	20%	9%	17%	17%	0	15%	6%	18%
Don't know	39	10	21	8	10	10	5	3	6	6	26	12	2	36	28	4	8	6	29
	16%	15%	18%	15%	31%	13%	13%	37%	11%	18%	16%	18%	15%	16%	15%	31%	21%	19%	15%
Average	70,5	32,7	99,2	58,6	60,1	73,2	34,8	25,1	44,4	170,9	69,8	79,4	26,4	74,2	77,6	15,1	48,6	28,5	79,8

QB8. During the period the problem lasted to what extent could you use the electricity service as intended?

FILTER: ASK QB8 IF QB6 = 2 OR 6 OR 8 OR 16

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	138	78	60	6	34	42	57	6	34	42	22	35	18	71	49
Not at all	9	3	6	1	3	1	4	1	3	1	2	2	2	5	1
	6%	3%	10%	23%	8%	2%	7%	23%	8%	2%	9%	5%	14%	8%	2%
Partly, with major difficulty	11	8	3	2	2	4	3	2	2	4	1	2	3	5	3
	8%	10%	5%	29%	6%	9%	5%	29%	6%	9%	4%	6%	14%	7%	6%
Partly, with minor difficulty	21	12	9	0	5	4	12	0	5	4	2	10	3	12	6
	15%	15%	15%	0	15%	10%	21%	0	15%	10%	9%	29%	17%	17%	12%
Fully	96	54	42	3	24	31	38	3	24	31	17	21	9	48	39
	69%	69%	70%	48%	71%	74%	67%	48%	71%	74%	78%	60%	49%	67%	80%
Don't know	2	2	0	0	0	2	0	0	0	2	0	0	1	1	0
	1%	3%	0	0	0	5%	0	0	0	5%	0	0	6%	1%	0
TOTAL 'PARTLY'	32	20	12	2	7	8	15	2	7	8	3	12	6	17	9
	23%	25%	20%	29%	21%	19%	26%	29%	21%	19%	13%	35%	31%	24%	18%

QB8. During the period the problem lasted to what extent could you use the electricity service as intended?

FILTER: ASK QB8 IF QB6 = 2 OR 6 OR 8 OR 16

	ACHIEVED EDUCATION				OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	138	42	72	24	19	36	25	5	36	16	105	29	2	136	108	7	24	12	121
Not at all	9 6%	3 7%	5 7%	1 3%	1 5%	3 7%	1 4%	0 0%	1 2%	3 21%	5 5%	4 13%	0 0%	9 6%	5 5%	0 0%	3 14%	1 8%	6 5%
Partly, with major difficulty	11 8%	2 4%	8 11%	1 4%	0 0%	4 10%	3 12%	1 18%	3 8%	0 0%	10 9%	1 3%	0 0%	11 8%	9 8%	0 0%	2 8%	0 0%	10 8%
Partly, with minor difficulty	21 15%	7 17%	13 18%	1 4%	3 16%	7 20%	2 8%	0 0%	9 25%	0 0%	20 19%	1 4%	0 0%	21 16%	13 12%	1 15%	7 30%	4 33%	17 14%
Fully	96 69%	30 72%	46 63%	20 84%	15 79%	22 60%	19 76%	3 65%	24 65%	13 79%	69 66%	23 77%	2 100%	94 69%	79 73%	6 85%	11 48%	7 60%	87 72%
Don't know	2 1%	0 0%	1 1%	1 5%	0 0%	1 3%	0 0%	1 17%	0 0%	0 0%	1 1%	1 4%	0 0%	1 1%	2 2%	0 0%	0 0%	0 0%	1 1%
TOTAL 'PARTLY'	32 23%	9 21%	21 29%	2 8%	3 16%	11 30%	5 20%	1 18%	12 33%	0 0%	30 28%	2 7%	0 0%	32 23%	22 20%	1 15%	9 38%	4 33%	27 22%

QB9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	239	132	107	11	64	73	91	11	64	73	41	50	38	122	79
Cancelled the electricity service within the cooling-off period (14 days from when I signed up online)	3 1%	2 1%	1 1%	0 0	1 2%	1 1%	1 1%	0 0	1 2%	1 1%	1 2%	0 0	1 3%	1 1%	1 1%
Terminated the electricity contract	43 18%	26 20%	16 15%	1 12%	9 14%	14 20%	18 20%	1 12%	9 14%	14 20%	9 22%	9 18%	8 21%	25 20%	10 13%
Signed up to an alternative supplier	84 35%	44 34%	40 37%	3 32%	19 29%	25 35%	37 40%	3 32%	19 29%	25 35%	10 24%	27 53%	12 31%	40 33%	33 41%
Got the electricity service repaired at my own expense	3 1%	1 1%	2 2%	0 0	2 3%	0 0	1 1%	0 0	2 3%	0 0	0 0	1 2%	1 3%	2 2%	0 0
Withheld payment for the electricity service	30 12%	16 12%	13 12%	2 17%	5 8%	7 10%	15 17%	2 17%	5 8%	7 10%	10 24%	6 11%	6 16%	17 14%	6 8%
Made a complaint to the supplier	135 56%	78 59%	57 53%	5 46%	34 53%	46 63%	50 55%	5 46%	34 53%	46 63%	24 59%	26 51%	21 56%	70 57%	44 55%
Asked the supplier for repair or refund of the money I paid	48 20%	27 20%	21 20%	4 33%	16 25%	7 10%	21 24%	4 33%	16 25%	7 10%	9 22%	12 25%	7 17%	27 22%	14 18%
Made a complaint to a government body or consumer organisation	13 6%	10 7%	4 3%	2 20%	4 7%	2 3%	5 5%	2 20%	4 7%	2 3%	2 5%	3 6%	5 14%	5 4%	3 4%

QB9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	239	132	107	11	64	73	91	11	64	73	41	50	38	122	79
Took the supplier to an out-of-court dispute settlement/alternative dispute resolution body (ADR)	3 1%	1 1%	2 2%	0 0	2 3%	0 0	1 1%	0 0	2 3%	0 0	0 0	1 1%	1 3%	2 1%	0 0
Took the supplier to court	2 1%	1 1%	1 1%	0 0	1 2%	0 0	1 1%	0 0	1 2%	0 0	0 0	1 2%	0 0	2 2%	0 0
Other action	16 7%	10 8%	5 5%	1 13%	4 7%	0 0	10 11%	1 13%	4 7%	0 0	7 17%	3 6%	3 7%	11 9%	2 3%
Have not taken any action	13 5%	5 4%	8 7%	0 0	2 3%	7 10%	4 4%	0 0	2 3%	7 10%	2 5%	2 3%	3 7%	7 6%	3 4%
Don't know	5 2%	2 2%	3 2%	0 0	2 3%	2 3%	1 1%	0 0	2 3%	2 3%	1 2%	0 0	1 2%	3 2%	1 1%
TOTAL 'TOOK THE PROVIDER TO COURT OR TO AN OUT-OF-COURT DISPUTE RESOLUTION BODY'	5 2%	2 2%	3 3%	0 0	3 5%	0 0	2 2%	0 0	3 5%	0 0	0 0	2 3%	1 3%	4 3%	0 0
TOTAL 'MADE A COMPLAINT TO A GOVERNMENT BODY OR CONSUMER ORGANISATION OR TOOK THE PROVIDER TO AN OUT-OF-COURT DISPUTE RESOLUTION BODY'	15 6%	10 7%	5 5%	2 20%	5 8%	2 3%	6 6%	2 20%	5 8%	2 3%	2 5%	4 7%	6 17%	6 5%	3 4%
TOTAL 'AT LEAST ONE ACTION'	221	125	96	11	60	64	86	11	60	64	38	49	34	112	75

1397

QB9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	239	132	107	11	64	73	91	11	64	73	41	50	38	122	79
TOTAL AT LEAST ONE ACTION	93%	95%	90%	100%	94%	88%	95%	100%	94%	88%	93%	97%	91%	92%	95%

QB9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	239	68	117	54	32	72	39	8	54	33	163	66	13	221	189	13	37	31	192
Cancelled the electricity service within the cooling-off period (14 days from when I signed up online)	3 1%	0 0%	1 1%	2 4%	2 6%	0 0%	1 3%	0 0%	0 0%	0 0%	1 1%	2 3%	0 0%	3 1%	3 2%	0 0%	0 0%	3 9%	0 0%
Terminated the electricity contract	43 18%	15 22%	18 16%	9 17%	7 22%	11 16%	7 19%	2 21%	10 19%	5 15%	30 19%	10 15%	0 0%	43 19%	34 18%	4 31%	5 13%	6 20%	34 18%
Signed up to an alternative supplier	84 35%	35 51%	38 32%	12 22%	11 35%	23 32%	12 31%	1 7%	28 51%	10 30%	64 39%	17 26%	0 0%	84 38%	58 31%	10 77%	16 44%	8 26%	75 39%
Got the electricity service repaired at my own expense	3 1%	1 2%	2 2%	0 0%	1 3%	1 1%	0 0%	0 0%	1 2%	0 0%	3 2%	0 0%	0 0%	3 1%	2 1%	1 8%	0 0%	1 3%	2 1%
Withheld payment for the electricity service	30 12%	9 14%	14 12%	7 12%	2 6%	9 12%	6 15%	1 7%	7 13%	6 18%	21 13%	8 12%	0 0%	30 13%	24 13%	2 17%	3 8%	0 0%	29 15%
Made a complaint to the supplier	135 56%	34 49%	67 58%	34 63%	18 56%	46 63%	19 50%	4 52%	27 49%	21 62%	97 59%	33 51%	0 0%	135 61%	113 60%	5 38%	16 44%	11 36%	118 61%
Asked the supplier for repair or refund of the money I paid	48 20%	11 16%	27 23%	10 19%	8 25%	14 19%	5 14%	5 60%	11 21%	5 14%	36 22%	11 16%	0 0%	48 22%	38 20%	1 8%	8 23%	8 26%	37 19%
Made a complaint to a government body or consumer organisation	13 6%	2 3%	8 7%	3 6%	1 3%	5 7%	2 5%	1 16%	3 5%	1 3%	9 6%	4 6%	0 0%	13 6%	13 7%	0 0%	0 0%	2 6%	11 6%

QB9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	239	68	117	54	32	72	39	8	54	33	163	66	13	221	189	13	37	31	192
Took the supplier to an out-of-court dispute settlement/alternative dispute resolution body (ADR)	3 1%	0 0%	3 2%	0 0%	0 0%	1 1%	1 3%	0 0%	1 1%	0 0%	2 1%	1 1%	0 0%	3 1%	2 1%	0 0%	1 2%	1 3%	2 1%
Took the supplier to court	2 1%	1 1%	1 1%	0 0%	1 3%	0 0%	0 0%	0 0%	0 0%	1 3%	2 1%	0 0%	0 0%	2 1%	1 1%	0 0%	1 3%	0 0%	2 1%
Other action	16 7%	3 5%	11 10%	1 2%	0 0%	5 7%	2 6%	1 7%	3 6%	5 15%	12 7%	4 6%	0 0%	16 7%	14 7%	0 0%	2 6%	1 3%	14 7%
Have not taken any action	13 5%	1 1%	8 7%	4 7%	2 6%	5 7%	2 5%	0 0%	3 5%	1 3%	5 3%	6 9%	13 100%	0 0%	9 5%	0 0%	4 10%	4 12%	6 3%
Don't know	5 2%	0 0%	4 3%	1 2%	0 0%	2 2%	1 3%	1 12%	0 0%	1 3%	2 1%	2 3%	0 0%	0 0%	4 2%	1 6%	0 0%	0 0%	3 1%
TOTAL 'TOOK THE PROVIDER TO COURT OR TO AN OUT-OF COURT DISPUTE RESOLUTION BODY'	5 2%	1 1%	4 3%	0 0%	1 3%	1 1%	1 3%	0 0%	1 1%	1 3%	4 2%	1 1%	0 0%	5 2%	3 2%	0 0%	2 4%	1 3%	4 2%
TOTAL 'MADE A COMPLAINT TO A GOVERNMENT BODY OR CONSUMER ORGANISATION OR TOOK THE PROVIDER TO AN OUT-OF-COURT DISPUTE RESOLUTION BODY'	15 6%	2 3%	10 9%	3 6%	1 3%	6 9%	2 5%	1 16%	4 7%	1 3%	10 6%	5 7%	0 0%	15 7%	14 8%	0 0%	1 2%	2 6%	13 7%
TOTAL 'AT LEAST ONE ACTION'	221	67	105	49	30	66	36	7	51	32	156	58	0	221	176	12	33	27	1400

Fieldwork dates: 15/02/2016 - 17/03/2016

CONSUMER DETRIMENT  
Socio-demographic tables

209



QB9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels	
<b>TOTAL</b>	239	68	117	54	32	72	39	8	54	33	163	66	13	221	189	13	37	31	192	
<b>TOTAL AT LEAST ONE ACTION</b>	93%	99%	90%	91%	94%	91%	92%	88%	95%	94%	96%	89%	0	100%	93%	94%	90%	88%	95%	

QB9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QB9BIS IF 'HAS NOT TAKEN ANY ACTION', QB9 = 12

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	13	5	8	0	2	7	4	0	2	7	2	2	3	7	3
I was unlikely to get a satisfactory solution to the problem I encountered	2 16%	0	2 26%	0	1 52%	1 14%	0	0	1 52%	1 14%	0	0	0	2 29%	0
The sums involved were too small	0 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I did not know how or where to complain	2 13%	2 36%	0	0	0	0	2 46%	0	0	0	1 49%	1 43%	2 63%	0	0
I was not sure of my rights as a consumer	0 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I thought it would take too long	2 15%	0	2 25%	0	0	1 14%	1 26%	0	0	1 14%	0	1 57%	0	2 27%	0
I tried to complain about other problems in the past but was not successful	2 16%	0	2 25%	0	1 48%	1 14%	0	0	1 48%	1 14%	0	0	1 37%	0	1 34%
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	0 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
The complaints procedure was too complicated	0 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QB9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QB9BIS IF 'HAS NOT TAKEN ANY ACTION', QB9 = 12

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	13	5	8	0	2	7	4	0	2	7	2	2	3	7	3
Supplier fixed problem on its own initiative	1 9%	1 23%	0	0	0	1 16%	0	0	0	1 16%	0	0	0	1 15%	0
I have not had the time yet	1 8%	1 21%	0	0	0	1 14%	0	0	0	1 14%	0	0	0	1 14%	0
Other	2 16%	1 21%	1 13%	0	0	1 14%	1 28%	0	0	1 14%	1 51%	0	0	1 14%	1 35%
Don't know	1 7%	0	1 12%	0	0	1 13%	0	0	0	1 13%	0	0	0	0	1 32%

QB9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QB9BIS IF 'HAS NOT TAKEN ANY ACTION', QB9 = 12

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	13	1	8	4	2	5	2	0	3	1	5	6	13	0	9	0	4	4	6
I was unlikely to get a satisfactory solution to the problem I encountered	2 16%	0	1 13%	1 25%	1 51%	1 20%	0	0	0	0	0	1 18%	2 16%	0	2 23%	0	0	1 28%	1 17%
The sums involved were too small	0 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I did not know how or where to complain	2 13%	1 100%	1 9%	0	0	0	1 52%	0	1 27%	0	1 19%	1 13%	2 13%	0	0	0	2 47%	1 19%	1 17%
I was not sure of my rights as a consumer	0 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I thought it would take too long	2 15%	0	2 25%	0	0	1 20%	0	0	1 36%	0	1 19%	1 17%	2 15%	0	1 11%	0	1 27%	0	0
I tried to complain about other problems in the past but was not successful	2 16%	0	1 13%	1 24%	0	2 40%	0	0	0	0	0	1 17%	2 16%	0	1 11%	0	1 27%	1 26%	1 17%
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	0 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
The complaints procedure was too complicated	0 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QB9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QB9BIS IF 'HAS NOT TAKEN ANY ACTION', QB9 = 12

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	13	1	8	4	2	5	2	0	3	1	5	6	13	0	9	0	4	4	6
Supplier fixed problem on its own initiative	1 9%	0	1 14%	0	0	0	0	0	0	1 100%	1 22%	0	1 9%	0	1 12%	0	0	0	0
I have not had the time yet	1 8%	0	1 13%	0	1 49%	0	0	0	0	0	1 20%	0	1 8%	0	1 11%	0	0	0	1 17%
Other	2 16%	0	0	2 50%	0	1 20%	0	0	1 38%	0	1 20%	1 18%	2 16%	0	2 22%	0	0	1 27%	1 17%
Don't know	1 7%	0	1 12%	0	0	0	1 48%	0	0	0	0	1 16%	1 7%	0	1 10%	0	0	0	1 16%

QB10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the supplier, going to an alternative dispute resolution body or to court looking for an alternative etc.?

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	239	132	107	11	64	73	91	11	64	73	41	50	38	122	79
Less than 1 hour	19 8%	11 8%	8 8%	0 0%	4 6%	7 9%	8 9%	0 0%	4 6%	7 9%	3 7%	5 10%	2 5%	11 9%	6 8%
1 to 2 hours	29 12%	22 17%	7 6%	1 13%	10 16%	9 13%	9 9%	1 13%	10 16%	9 13%	5 13%	3 6%	8 21%	15 12%	6 8%
3 to 4 hours	41 17%	19 15%	22 21%	4 35%	10 16%	10 14%	18 19%	4 35%	10 16%	10 14%	12 29%	6 12%	4 11%	21 17%	16 20%
5 to 10 hours	39 17%	19 15%	20 19%	2 21%	11 16%	12 16%	15 16%	2 21%	11 16%	12 16%	8 19%	7 14%	8 21%	20 17%	11 14%
11 to 20 hours	15 6%	7 5%	8 7%	0 0%	3 4%	7 10%	5 5%	0 0%	3 4%	7 10%	1 2%	4 8%	2 5%	8 6%	5 6%
More than 20 hours	48 20%	26 20%	22 21%	2 19%	15 24%	11 15%	20 22%	2 19%	15 24%	11 15%	5 12%	15 30%	9 23%	21 17%	19 24%
No time lost	2 1%	1 1%	1 1%	0 0%	0 0%	1 1%	1 1%	0 0%	0 0%	1 1%	0 0%	1 1%	1 2%	1 1%	0 0%
Don't remember	45 19%	26 20%	19 18%	1 12%	11 17%	16 22%	16 18%	1 12%	11 17%	16 22%	7 16%	10 19%	5 13%	25 20%	15 19%
Average	8,8	8,4	9,2	7,8	9,1	8,3	9,1	7,8	9,1	8,3	6,6	11,1	9	8,2	9,5

QB10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the supplier, going to an alternative dispute resolution body or to c looking for an alternative etc.?

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	239	132	107	11	64	73	91	11	64	73	41	50	38	122	79
TOTAL 'AT LEAST SOME TIME LOST'	192 80%	105 80%	87 81%	10 88%	53 83%	56 76%	74 81%	10 88%	53 83%	56 76%	34 84%	40 80%	32 85%	96 79%	64 81%

QB10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the supplier, going to an alternative dispute resolution body or to court, looking for an alternative etc.?

FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION				OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	239	68	117	54	32	72	39	8	54	33	163	66	13	221	189	13	37	31	192
Less than 1 hour	19	8	2	9	2	6	1	0	7	3	8	11	2	17	16	0	3	2	15
	8%	11%	2%	17%	7%	8%	3%	0	13%	8%	5%	16%	16%	8%	8%	0	8%	7%	8%
1 to 2 hours	29	7	15	7	6	6	8	1	5	3	19	10	0	29	25	2	3	7	21
	12%	10%	13%	14%	19%	8%	21%	15%	9%	9%	11%	15%	0	13%	13%	15%	7%	22%	11%
3 to 4 hours	41	12	21	8	4	11	10	1	6	10	28	13	2	38	35	3	3	4	35
	17%	18%	18%	15%	11%	15%	25%	13%	11%	29%	17%	20%	15%	17%	19%	24%	8%	12%	18%
5 to 10 hours	39	9	20	11	7	15	5	3	8	2	29	11	0	39	35	3	2	9	30
	17%	13%	17%	20%	22%	20%	13%	42%	14%	5%	18%	16%	0	18%	18%	22%	6%	29%	16%
11 to 20 hours	15	6	6	3	1	6	2	1	3	2	13	1	1	14	11	0	4	0	14
	6%	9%	5%	6%	3%	8%	5%	11%	6%	6%	8%	2%	8%	6%	6%	0	11%	0	7%
More than 20 hours	48	17	24	8	6	15	7	1	15	4	37	10	0	48	34	3	11	8	40
	20%	24%	20%	15%	19%	21%	19%	7%	28%	12%	23%	14%	0	22%	18%	24%	31%	24%	21%
No time lost	2	0	1	1	0	1	0	0	1	0	0	1	2	0	1	0	1	1	1
	1%	0	1%	2%	0	1%	0	0	1%	0	0	1%	14%	0	1%	0	2%	2%	1%
Don't remember	45	10	28	7	6	13	5	1	10	11	31	10	6	35	33	2	10	1	37
	19%	15%	24%	13%	18%	17%	13%	12%	18%	32%	19%	15%	47%	16%	17%	15%	28%	3%	19%
Average	8,8	9,4	9,2	7,1	8,1	9,4	7,9	7,9	10,1	7,2	9,6	6,4	4,6	8,9	8,2	8,8	12,4	8,3	9,1



QB10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the supplier, going to an alternative dispute resolution body or to court, looking for an alternative etc.?

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
<b>TOTAL</b>	239	68	117	54	32	72	39	8	54	33	163	66	13	221	189	13	37	31	192
<b>TOTAL 'AT LEAST SOME TIME LOST'</b>	192	58	88	46	26	59	34	7	44	23	132	55	5	186	155	11	26	29	155
	80%	85%	75%	85%	82%	81%	87%	88%	81%	68%	81%	83%	39%	84%	82%	85%	70%	94%	80%

QB11. To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
<b>TOTAL</b>	239	132	107	11	64	73	91	11	64	73	41	50	38	122	79
Not at all or only a little	25 11%	16 12%	9 8%	1 12%	7 11%	5 7%	12 13%	1 12%	7 11%	5 7%	8 19%	4 9%	4 10%	14 11%	8 10%
Moderately	36 15%	23 17%	13 12%	0 0	12 19%	6 9%	17 19%	0 0	12 19%	6 9%	11 26%	7 13%	5 14%	23 19%	7 9%
Quite a lot	76 32%	44 33%	32 30%	2 19%	20 31%	27 37%	28 30%	2 19%	20 31%	27 37%	11 27%	17 33%	11 29%	42 34%	23 29%
Extremely	99 41%	47 36%	52 49%	7 68%	25 39%	33 45%	34 38%	7 68%	25 39%	33 45%	11 28%	23 45%	17 45%	41 34%	41 51%
Don't know	3 1%	2 2%	1 1%	0 0	1 1%	2 3%	0 0	0 0	1 1%	2 3%	0 0	0 0	1 2%	2 2%	0 0
<b>TOTAL 'A LITTLE / MODERATELY'</b>	61 26%	39 30%	22 21%	1 12%	19 29%	12 16%	29 32%	1 12%	19 29%	12 16%	18 45%	11 22%	9 24%	37 30%	15 19%
<b>TOTAL 'QUITE A LOT / EXTREMELY'</b>	175 73%	91 69%	84 79%	10 88%	44 69%	59 81%	62 68%	10 88%	44 69%	59 81%	22 55%	39 78%	28 74%	83 68%	64 81%

QB11. To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL		
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	239	68	117	54	32	72	39	8	54	33	163	66	13	221	189	13	37	31	192
Not at all or only a little	25	6	11	8	4	8	2	0	8	4	10	15	4	21	22	0	4	6	15
	11%	9%	9%	15%	12%	12%	5%	0	14%	11%	6%	23%	30%	9%	12%	0	10%	19%	8%
Moderately	36	6	18	12	5	13	2	1	7	7	23	12	1	34	29	2	5	7	26
	15%	9%	15%	22%	16%	17%	6%	13%	14%	21%	14%	19%	7%	15%	15%	14%	13%	23%	14%
Quite a lot	76	25	33	18	12	20	17	4	18	5	54	18	5	71	62	3	11	11	62
	32%	37%	28%	33%	37%	28%	44%	48%	33%	16%	33%	28%	39%	32%	33%	24%	30%	35%	32%
Extremely	99	31	53	15	11	31	16	2	22	17	75	20	3	96	74	8	17	7	87
	41%	45%	46%	28%	35%	43%	42%	27%	40%	50%	46%	30%	24%	43%	39%	62%	47%	23%	45%
Don't know	3	0	2	1	0	0	1	1	0	1	2	0	0	0	3	0	0	0	2
	1%	0	2%	2%	0	0	3%	12%	0	3%	1%	0	0	0	2%	0	0	0	1%
TOTAL 'A LITTLE / MODERATELY'	61	12	29	20	9	21	4	1	15	11	33	27	5	55	51	2	8	13	41
	26%	18%	25%	37%	28%	29%	11%	13%	28%	32%	20%	42%	37%	25%	27%	14%	23%	42%	21%
TOTAL 'QUITE A LOT / EXTREMELY'	175	56	86	33	23	51	33	6	39	22	128	38	8	167	135	11	28	18	149
	73%	82%	74%	61%	72%	71%	86%	75%	72%	65%	79%	58%	63%	75%	72%	86%	77%	58%	77%

QB12A12. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the supplier?

Please provide an estimate for the following possible cost items.

Costs of repairs or replacement at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs of repairs or replacement'

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	239	132	107	11	64	73	91	11	64	73	41	50	38	122	79
EUR 0	97	55	43	5	29	36	27	5	29	36	17	10	20	46	31
	41%	41%	40%	45%	46%	50%	30%	45%	46%	50%	41%	21%	54%	38%	39%
EUR 1 - EUR 19	1	0	1	0	0	0	1	0	0	0	0	1	0	1	0
	0	0	1%	0	0	0	1%	0	0	0	0	2%	0	1%	0
EUR 20 - EUR 39	9	4	5	2	1	2	4	2	1	2	2	2	1	5	3
	4%	3%	5%	23%	2%	3%	4%	23%	2%	3%	4%	4%	3%	4%	4%
EUR 40 - EUR 100	6	4	2	0	1	3	2	0	1	3	0	2	0	3	3
	3%	3%	2%	0	2%	4%	2%	0	2%	4%	0	4%	0	2%	4%
EUR 100 or more	6	3	3	1	5	0	0	1	5	0	0	0	1	4	1
	2%	2%	2%	7%	8%	0	0	7%	8%	0	0	0	2%	3%	1%
Not relevant	85	49	37	1	21	27	36	1	21	27	14	22	13	47	25
	36%	37%	34%	13%	33%	37%	40%	13%	33%	37%	34%	44%	35%	39%	32%
Don't remember	34	17	16	1	7	5	21	1	7	5	8	13	2	15	16
	14%	13%	15%	12%	10%	7%	23%	12%	10%	7%	21%	25%	6%	13%	20%
Average	80,4	60,2	101,3	55,1	159,3	45,5	37,6	55,1	159,3	45,5	36,1	38,1	70,5	94,1	57,7

QB12A12. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the supplier?

Please provide an estimate for the following possible cost items.

Costs of repairs or replacement at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs of repairs or replacement'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	239	68	117	54	32	72	39	8	54	33	163	66	13	221	189	13	37	31	192
EUR 0	97	25	41	31	12	34	19	3	12	17	62	32	8	89	85	3	9	14	78
	41%	36%	35%	58%	38%	47%	50%	39%	21%	51%	38%	48%	64%	40%	45%	23%	25%	46%	41%
EUR 1 - EUR 19	1	1	0	0	0	0	0	0	1	0	1	0	0	1	0	0	1	0	1
	0	2%	0	0	0	0	0	0	2%	0	1%	0	0	0	0	0	3%	0	1%
EUR 20 - EUR 39	9	3	6	0	1	1	2	0	3	3	7	3	1	9	4	3	2	1	8
	4%	5%	5%	0	3%	2%	5%	0	5%	8%	4%	4%	7%	4%	2%	23%	6%	3%	4%
EUR 40 - EUR 100	6	2	2	2	2	2	0	0	2	0	5	1	0	6	5	1	0	1	5
	3%	3%	2%	4%	6%	3%	0	0	4%	0	3%	1%	0	3%	3%	8%	0	3%	3%
EUR 100 or more	6	0	5	1	2	2	2	0	0	0	6	0	0	6	6	0	0	2	4
	2%	0	4%	2%	6%	2%	5%	0	0	0	4%	0	0	3%	3%	0	0	7%	2%
Not relevant	85	23	48	15	13	25	12	3	23	10	59	21	4	80	67	5	13	9	71
	36%	33%	41%	28%	40%	34%	32%	36%	43%	29%	36%	31%	29%	36%	35%	40%	37%	29%	37%
Don't remember	34	15	14	5	2	9	3	2	13	4	23	10	0	31	22	1	11	4	25
	14%	22%	12%	9%	6%	13%	8%	25%	25%	12%	14%	14%	0	14%	12%	6%	30%	13%	13%
Average	80,4	35,7	103,5	70,7	74,9	77,8	189,4	0	38	23,2	89,7	35,3	25	82,7	103,9	43,2	16,8	77,9	80,9

QB12A22. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the supplier?

Please provide an estimate for the following possible cost items.

Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs related to court proceedings'

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	239	132	107	11	64	73	91	11	64	73	41	50	38	122	79
EUR 0	108	60	48	7	32	39	30	7	32	39	18	11	21	53	34
	45%	45%	45%	65%	50%	54%	33%	65%	50%	54%	45%	23%	56%	44%	43%
EUR 1 - EUR 99	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EUR 100 - EUR 199	1	0	1	0	1	0	0	0	1	0	0	0	1	0	0
	0	0	1%	0	2%	0	0	0	2%	0	0	0	3%	0	0
EUR 200 or more	1	1	0	0	1	0	0	0	1	0	0	0	0	1	0
	0	1%	0	0	2%	0	0	0	2%	0	0	0	0	1%	0
Not relevant	106	62	45	3	25	32	47	3	25	32	17	30	14	56	36
	45%	47%	42%	23%	39%	43%	52%	23%	39%	43%	41%	60%	37%	46%	46%
Don't remember	22	10	13	1	5	2	14	1	5	2	6	9	1	12	9
	9%	7%	12%	12%	7%	3%	16%	12%	7%	3%	14%	17%	4%	10%	11%
Average	174,7	200	150	0	174,7	0	0	0	174,7	0	0	0	150	200	0

QB12A22. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the supplier?

Please provide an estimate for the following possible cost items.

Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs related to court proceedings'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	239	68	117	54	32	72	39	8	54	33	163	66	13	221	189	13	37	31	192
EUR 0	108	26	49	33	14	36	21	3	13	20	73	33	8	100	93	4	11	15	88
	45%	38%	42%	61%	45%	50%	55%	39%	25%	58%	45%	49%	64%	45%	49%	29%	31%	49%	46%
EUR 1 - EUR 99	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EUR 100 - EUR 199	1	0	1	0	0	1	0	0	0	0	1	0	0	1	1	0	0	0	1
	0	0	1%	0	0	1%	0	0	0	0	1%	0	0	0	1%	0	0	0	1%
EUR 200 or more	1	0	1	0	0	0	1	0	0	0	1	0	0	1	1	0	0	1	0
	0	0	1%	0	0	0	3%	0	0	0	1%	0	0	0	1%	0	0	3%	0
Not relevant	106	33	55	19	16	30	14	4	31	11	72	27	5	99	80	8	18	14	87
	45%	48%	47%	35%	49%	42%	37%	50%	58%	32%	44%	42%	36%	45%	43%	64%	48%	45%	45%
Don't remember	22	10	10	2	2	4	2	1	9	3	16	6	0	20	13	1	8	1	16
	9%	14%	9%	4%	6%	6%	5%	12%	17%	10%	10%	9%	0	9%	7%	6%	21%	3%	8%
Average	174,7	0	174,7	0	0	150	200	0	0	0	174,7	0	0	174,7	174,7	0	0	200	150

QB12A32. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the supplier?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred other extra costs'

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	239	132	107	11	64	73	91	11	64	73	41	50	38	122	79
EUR 0	40	23	17	3	15	16	7	3	15	16	4	3	6	23	11
	17%	18%	16%	25%	23%	23%	7%	25%	23%	23%	10%	5%	16%	19%	14%
EUR 1 - EUR 19	44	28	16	1	8	14	20	1	8	14	15	5	7	21	15
	18%	21%	15%	12%	12%	20%	22%	12%	12%	20%	37%	11%	19%	18%	19%
EUR 20 - EUR 39	19	9	10	0	5	8	6	0	5	8	2	4	4	8	7
	8%	6%	10%	0	7%	11%	6%	0	7%	11%	4%	8%	9%	7%	9%
EUR 40 - EUR 100	9	3	6	1	3	3	2	1	3	3	0	2	3	4	3
	4%	2%	6%	12%	5%	4%	2%	12%	5%	4%	1%	3%	8%	3%	4%
More than EUR 100	10	6	4	2	6	1	1	2	6	1	0	1	4	4	2
	4%	5%	4%	16%	10%	1%	1%	16%	10%	1%	0	2%	10%	3%	3%
Not relevant	82	47	35	3	20	23	37	3	20	23	12	25	13	43	26
	34%	35%	33%	23%	31%	31%	41%	23%	31%	31%	29%	50%	34%	35%	33%
Don't remember	34	17	18	1	8	7	18	1	8	7	8	11	1	19	14
	14%	13%	16%	12%	12%	9%	20%	12%	12%	9%	19%	21%	4%	15%	18%
Average	39,5	38,6	40,6	73,3	62,3	24	31,7	73,3	62,3	24	13,1	58,6	51,8	39,3	31,7



QB12A32. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the supplier?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred other extra costs'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	239	68	117	54	32	72	39	8	54	33	163	66	13	221	189	13	37	31	192
EUR 0	40	10	15	15	7	14	9	1	4	5	21	18	4	36	36	1	3	9	30
	17%	15%	13%	28%	22%	19%	24%	11%	7%	16%	13%	28%	32%	16%	19%	8%	9%	30%	15%
EUR 1 - EUR 19	44	13	18	13	7	11	6	1	7	11	33	10	2	42	36	4	4	4	38
	18%	19%	16%	23%	22%	16%	16%	8%	14%	34%	20%	15%	16%	19%	19%	31%	10%	13%	20%
EUR 20 - EUR 39	19	6	10	3	3	8	1	1	4	2	16	3	1	18	13	2	4	1	17
	8%	8%	9%	6%	10%	11%	3%	7%	7%	6%	10%	4%	8%	8%	7%	14%	11%	3%	9%
EUR 40 - EUR 100	9	1	5	3	0	4	2	0	2	2	6	2	1	8	8	1	1	1	9
	4%	2%	5%	6%	0	6%	5%	0	3%	5%	4%	3%	8%	4%	4%	8%	2%	3%	4%
More than EUR 100	10	0	8	2	0	5	3	1	1	0	7	3	0	10	10	0	0	3	7
	4%	0	7%	4%	0	7%	8%	12%	2%	0	4%	5%	0	4%	5%	0	0	10%	4%
Not relevant	82	27	41	15	11	19	13	4	25	10	53	22	5	75	61	4	16	11	66
	34%	39%	35%	28%	34%	27%	34%	50%	47%	28%	32%	34%	36%	34%	32%	33%	45%	35%	34%
Don't remember	34	12	19	3	4	10	4	1	11	3	26	8	0	32	24	1	9	2	27
	14%	17%	17%	6%	12%	14%	10%	12%	21%	10%	16%	12%	0	15%	13%	6%	24%	6%	14%
Average	39,5	17,4	53,1	33,2	14,1	44,7	57,3	74,1	52,2	16,4	33,3	62,1	26,5	40,1	43,5	21,4	21,4	80,3	35,3

QB12AT2. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who incurred costs trying to sort out the problem'

INDICATE TOTAL AMOUNT

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	239	132	107	11	64	73	91	11	64	73	41	50	38	122	79
EUR 0	60	35	25	3	20	20	17	3	20	20	8	9	6	34	20
	25%	26%	23%	25%	31%	28%	19%	25%	31%	28%	19%	19%	15%	28%	26%
EUR 1 - EUR 19	38	23	15	0	6	13	19	0	6	13	14	5	7	18	12
	16%	17%	14%	0%	9%	17%	21%	0%	9%	17%	35%	11%	19%	15%	15%
EUR 20 - EUR 39	23	10	13	2	5	9	6	2	5	9	1	5	5	10	8
	9%	7%	12%	23%	7%	13%	7%	23%	7%	13%	2%	10%	13%	8%	10%
EUR 40 - EUR 100	15	10	8	1	5	6	6	1	5	6	2	4	2	10	7
	6%	8%	8%	12%	8%	8%	7%	12%	8%	8%	6%	7%	5%	8%	9%
More than EUR 100	17	7	7	2	10	1	1	2	10	1	0	1	5	6	3
	7%	5%	6%	16%	16%	1%	1%	16%	16%	1%	0%	2%	13%	5%	4%
Not relevant	67	40	27	1	15	22	29	1	15	22	10	19	12	36	19
	28%	30%	26%	13%	24%	30%	32%	13%	24%	30%	24%	38%	32%	30%	24%
Don't remember	19	8	12	1	4	2	12	1	4	2	6	7	1	9	9
	8%	6%	11%	12%	6%	3%	13%	12%	6%	3%	14%	13%	4%	7%	11%
Average	58,4	53,1	64,7	90,8	110,8	30,4	36,7	90,8	110,8	30,4	16,9	59,6	64,3	67,5	42

QB12AT2. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who incurred costs trying to sort out the problem'

INDICATE TOTAL AMOUNT

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	239	68	117	54	32	72	39	8	54	33	163	66	13	221	189	13	37	31	192
EUR 0	60	18	25	17	9	21	11	2	9	8	35	23	55	4	52	1	7	10	48
	25%	26%	21%	32%	28%	29%	30%	24%	16%	24%	21%	35%	25%	32%	27%	8%	19%	33%	25%
EUR 1 - EUR 19	38	13	14	11	4	10	5	1	7	10	28	9	36	2	29	4	5	3	32
	16%	19%	12%	20%	13%	14%	13%	8%	14%	30%	17%	13%	16%	16%	15%	31%	12%	10%	17%
EUR 20 - EUR 39	23	8	12	3	3	8	2	1	4	5	18	4	21	2	14	2	6	2	19
	9%	11%	10%	6%	10%	11%	5%	7%	7%	14%	11%	6%	9%	15%	7%	17%	17%	6%	10%
EUR 40 - EUR 100	15	3	10	5	4	5	3	0	4	2	14	4	17	1	15	3	1	3	15
	6%	5%	9%	9%	12%	7%	8%	0%	8%	5%	8%	6%	8%	8%	8%	22%	2%	9%	8%
More than EUR 100	17	0	11	3	1	7	4	1	1	0	11	3	14	0	14	0	0	4	10
	7%	0%	9%	6%	3%	10%	11%	12%	2%	0%	7%	5%	6%	0%	7%	0%	0%	13%	5%
Not relevant	67	19	36	13	10	17	11	3	20	7	44	18	62	4	53	2	12	8	54
	28%	27%	31%	24%	31%	23%	29%	36%	37%	20%	27%	27%	28%	29%	28%	16%	34%	25%	28%
Don't remember	19	8	9	2	1	4	2	1	8	2	13	6	17	0	12	1	6	1	13
	8%	11%	8%	4%	3%	6%	5%	12%	16%	7%	8%	9%	8%	0%	7%	6%	16%	3%	7%
Average	58,4	23,7	84,3	41,2	42,5	59,2	118,6	74,1	56	18,8	58	62,5	60,3	26,3	67,4	35,4	20,1	103	53,2

QB12A11. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the supplier?

Please provide an estimate for the following possible cost items.

Costs of repairs or replacement at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	239	132	107	11	64	73	91	11	64	73	41	50	38	122	79
EUR 0	183	103	79	6	50	63	63	6	50	63	30	33	34	93	56
	76%	78%	74%	58%	79%	86%	69%	58%	79%	86%	75%	65%	89%	76%	71%
EUR 1 - EUR 19	1	0	1	0	0	0	1	0	0	0	0	1	0	1	0
	0	0	1%	0	0	0	1%	0	0	0	0	2%	0	1%	0
EUR 20 - EUR 39	9	4	5	2	1	2	4	2	1	2	2	2	1	5	3
	4%	3%	5%	23%	2%	3%	4%	23%	2%	3%	4%	4%	3%	4%	4%
EUR 40 - EUR 100	6	4	2	0	1	3	2	0	1	3	0	2	0	3	3
	3%	3%	2%	0	2%	4%	2%	0	2%	4%	0	4%	0	2%	4%
EUR 100 or more	6	3	3	1	5	0	0	1	5	0	0	0	1	4	1
	2%	2%	2%	7%	8%	0	0	7%	8%	0	0	0	2%	3%	1%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	34	17	16	1	7	5	21	1	7	5	8	13	2	15	16
	14%	13%	15%	12%	10%	7%	23%	12%	10%	7%	21%	25%	6%	13%	20%
Average	8,8	6	12,3	18,7	19,6	3,4	3,7	18,7	19,6	3,4	2	5,2	3,9	11,7	6,5

1420

**CONSUMER DETRIMENT**

Socio-demographic tables

Fieldwork dates: 15/02/2016 - 17/03/2016

238

QB12A11. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the supplier?

Please provide an estimate for the following possible cost items.

Costs of repairs or replacement at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	239	68	117	54	32	72	39	8	54	33	163	66	13	221	189	13	37	31	192
EUR 0	183	47	89	46	25	58	32	6	35	27	121	52	12	169	152	8	23	23	149
	76%	69%	76%	86%	78%	81%	82%	75%	64%	80%	74%	80%	93%	76%	80%	63%	62%	74%	78%
EUR 1 - EUR 19	1	1	0	0	0	0	0	0	1	0	1	0	0	1	0	0	1	0	1
	0	2%	0	0	0	0	0	0	2%	0	1%	0	0	0	0	0	3%	0	1%
EUR 20 - EUR 39	9	3	6	0	1	1	2	0	3	3	7	3	1	9	4	3	2	1	8
	4%	5%	5%	0	3%	2%	5%	0	5%	8%	4%	4%	7%	4%	2%	23%	6%	3%	4%
EUR 40 - EUR 100	6	2	2	2	2	2	0	0	2	0	5	1	0	6	5	1	0	1	5
	3%	3%	2%	4%	6%	3%	0	0	4%	0	3%	1%	0	3%	3%	8%	0	3%	3%
EUR 100 or more	6	0	5	1	2	2	2	0	0	0	6	0	0	6	6	0	0	2	4
	2%	0	4%	2%	6%	2%	5%	0	0	0	4%	0	0	3%	3%	0	0	7%	2%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	34	15	14	5	2	9	3	2	13	4	23	10	0	31	22	1	11	4	25
	14%	22%	12%	9%	6%	13%	8%	25%	25%	12%	14%	14%	0	14%	12%	6%	30%	13%	13%
Average	8,8	4,2	13,4	4,1	12,5	5,9	21,3	0	5,5	2	11,9	2,4	1,8	9,3	9,4	14,2	2,1	11,8	8,8

1421

QB12A21. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the supplier?

Please provide an estimate for the following possible cost items.

Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	239	132	107	11	64	73	91	11	64	73	41	50	38	122	79
EUR 0	215	122	93	10	57	71	77	10	57	71	35	42	35	109	70
	90%	92%	87%	88%	89%	97%	84%	88%	89%	97%	86%	83%	93%	90%	89%
EUR 1 - EUR 99	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EUR 100 - EUR 199	1	0	1	0	1	0	0	0	1	0	0	0	1	0	0
	0	0	1%	0	2%	0	0	0	2%	0	0	0	3%	0	0
EUR 200 or more	1	1	0	0	1	0	0	0	1	0	0	0	0	1	0
	0	1%	0	0	2%	0	0	0	2%	0	0	0	0	1%	0
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	22	10	13	1	5	2	14	1	5	2	6	9	1	12	9
	9%	7%	12%	12%	7%	3%	16%	12%	7%	3%	14%	17%	4%	10%	11%
Average	1,7	1,7	1,7	0	6,1	0	0	0	6,1	0	0	0	4,3	1,9	0

QB12A21. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the supplier?

Please provide an estimate for the following possible cost items.

Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	239	68	117	54	32	72	39	8	54	33	163	66	13	221	189	13	37	31	192
EUR 0	215	59	104	52	30	67	36	7	45	30	145	60	13	199	174	12	29	29	175
	90%	86%	89%	96%	94%	92%	92%	88%	83%	90%	89%	91%	100%	90%	92%	94%	79%	94%	91%
EUR 1 - EUR 99	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EUR 100 - EUR 199	1	0	1	0	0	1	0	0	0	0	1	0	0	1	1	0	0	0	1
	0	0	1%	0	0	1%	0	0	0	0	1%	0	0	0	1%	0	0	0	1%
EUR 200 or more	1	0	1	0	0	0	1	0	0	0	1	0	0	1	1	0	0	1	0
	0	0	1%	0	0	0	3%	0	0	0	1%	0	0	0	1%	0	0	3%	0
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	22	10	10	2	2	4	2	1	9	3	16	6	0	20	13	1	8	1	16
	9%	14%	9%	4%	6%	6%	5%	12%	17%	10%	10%	9%	0	9%	7%	6%	21%	3%	8%
Average	1,7	0	3,4	0	0	2,3	5,6	0	0	0	2,5	0	0	1,8	2,1	0	0	6,8	0,9

QB12A31. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the supplier?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	239	132	107	11	64	73	91	11	64	73	41	50	38	122	79
EUR 0	123	70	53	5	35	39	43	5	35	39	16	28	19	66	38
	51%	53%	49%	48%	54%	54%	48%	48%	54%	54%	38%	55%	50%	54%	48%
EUR 1 - EUR 19	44	28	16	1	8	14	20	1	8	14	15	5	7	21	15
	18%	21%	15%	12%	12%	20%	22%	12%	12%	20%	37%	11%	19%	18%	19%
EUR 20 - EUR 39	19	9	10	0	5	8	6	0	5	8	2	4	4	8	7
	8%	6%	10%	0	7%	11%	6%	0	7%	11%	4%	8%	9%	7%	9%
EUR 40 - EUR 100	9	3	6	1	3	3	2	1	3	3	0	2	3	4	3
	4%	2%	6%	12%	5%	4%	2%	12%	5%	4%	1%	3%	8%	3%	4%
More than EUR 100	10	6	4	2	6	1	1	2	6	1	0	1	4	4	2
	4%	5%	4%	16%	10%	1%	1%	16%	10%	1%	0	2%	10%	3%	3%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	34	17	18	1	8	7	18	1	8	7	8	11	1	19	14
	14%	13%	16%	12%	12%	9%	20%	12%	12%	9%	19%	21%	4%	15%	18%
Average	15,8	15,2	16,6	33,3	23,9	9,8	12,8	33,3	23,9	9,8	6,9	17,6	25	14,2	13,3



QB12A31. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the supplier?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	239	68	117	54	32	72	39	8	54	33	163	66	13	221	189	13	37	31	192
EUR 0	123	37	56	30	18	33	23	5	29	15	74	41	9	111	98	5	20	20	95
	51%	54%	48%	56%	56%	46%	59%	61%	53%	44%	45%	62%	68%	50%	52%	41%	54%	65%	49%
EUR 1 - EUR 19	44	13	18	13	7	11	6	1	7	11	33	10	2	42	36	4	4	4	38
	18%	19%	16%	23%	22%	16%	16%	8%	14%	34%	20%	15%	16%	19%	19%	31%	10%	13%	20%
EUR 20 - EUR 39	19	6	10	3	3	8	1	1	4	2	16	3	1	18	13	2	4	1	17
	8%	8%	9%	6%	10%	11%	3%	7%	7%	6%	10%	4%	8%	8%	7%	14%	11%	3%	9%
EUR 40 - EUR 100	9	1	5	3	0	4	2	0	2	2	6	2	1	8	8	1	1	1	9
	4%	2%	5%	6%	0	6%	5%	0	3%	5%	4%	3%	8%	4%	4%	8%	2%	3%	4%
More than EUR 100	10	0	8	2	0	5	3	1	1	0	7	3	0	10	10	0	0	3	7
	4%	0	7%	4%	0	7%	8%	12%	2%	0	4%	5%	0	4%	5%	0	0	10%	4%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	34	12	19	3	4	10	4	1	11	3	26	8	0	32	24	1	9	2	27
	14%	17%	17%	6%	12%	14%	10%	12%	21%	10%	16%	12%	0	15%	13%	6%	24%	6%	14%
Average	15,8	6,1	22,7	13,6	5,1	20,6	19,9	23,1	16,9	8,4	15,3	18,7	8,5	16,6	17,7	12,1	6,3	24,8	15

QB12AT1. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

INDICATE TOTAL AMOUNT

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	239	132	107	11	64	73	91	11	64	73	41	50	38	122	79
EUR 0	127	75	53	4	35	42	46	4	35	42	18	29	18	70	40
	53%	57%	49%	38%	54%	58%	51%	38%	54%	58%	43%	57%	47%	57%	50%
EUR 1 - EUR 19	38	23	15	0	6	13	19	0	6	13	14	5	7	18	12
	16%	17%	14%	0%	9%	17%	21%	0%	9%	17%	35%	11%	19%	15%	15%
EUR 20 - EUR 39	23	10	13	2	5	9	6	2	5	9	1	5	5	10	8
	9%	7%	12%	23%	7%	13%	7%	23%	7%	13%	2%	10%	13%	8%	10%
EUR 40 - EUR 100	15	10	8	1	5	6	6	1	5	6	2	4	2	10	7
	6%	8%	8%	12%	8%	8%	7%	12%	8%	8%	6%	7%	5%	8%	9%
More than EUR 100	17	7	7	2	10	1	1	2	10	1	0	1	5	6	3
	7%	5%	6%	16%	16%	1%	1%	16%	16%	1%	0%	2%	13%	5%	4%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	39%	40%	23%	37%	37%	46%	23%	37%	37%	34%	56%	35%	41%	41%
Don't remember	19	8	12	1	4	2	12	1	4	2	6	7	1	9	9
	8%	6%	11%	12%	6%	3%	13%	12%	6%	3%	14%	13%	4%	7%	11%
Average	24,6	21,3	28,9	51,9	47	12,4	15,1	51,9	47	12,4	8,4	20,4	33,1	25,8	18,2

QB12AT1. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

INDICATE TOTAL AMOUNT

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	239	68	117	54	32	72	39	8	54	33	163	66	13	221	189	13	37	31	192
EUR 0	127	37	60	30	19	37	23	5	29	15	79	40	117	8	105	3	19	18	102
	53%	54%	52%	56%	59%	52%	59%	61%	53%	44%	48%	62%	53%	61%	55%	24%	53%	58%	53%
EUR 1 - EUR 19	38	13	14	11	4	10	5	1	7	10	28	9	36	2	29	4	5	3	32
	16%	19%	12%	20%	13%	14%	13%	8%	14%	30%	17%	13%	16%	16%	15%	31%	12%	10%	17%
EUR 20 - EUR 39	23	8	12	3	3	8	2	1	4	5	18	4	21	2	14	2	6	2	19
	9%	11%	10%	6%	10%	11%	5%	7%	7%	14%	11%	6%	9%	15%	7%	17%	17%	6%	10%
EUR 40 - EUR 100	15	3	10	5	4	5	3	0	4	2	14	4	17	1	15	3	1	3	15
	6%	5%	9%	9%	12%	7%	8%	0%	8%	5%	8%	6%	8%	8%	8%	22%	2%	9%	8%
More than EUR 100	17	0	11	3	1	7	4	1	1	0	11	3	14	0	14	0	0	4	10
	7%	0%	9%	6%	3%	10%	11%	12%	2%	0%	7%	5%	6%	0%	7%	0%	0%	13%	5%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	44%	42%	30%	43%	33%	37%	37%	56%	29%	39%	37%	39%	40%	38%	64%	42%	39%	40%
Don't remember	19	8	9	2	1	4	2	1	8	2	13	6	17	0	12	1	6	1	13
	8%	11%	8%	4%	3%	6%	5%	12%	16%	7%	8%	9%	8%	0%	7%	6%	16%	3%	7%
Average	24,6	9,4	36,8	17,2	16,8	26,6	45,1	23,1	20,7	10	27,5	20,3	25,8	10,3	27,5	26,3	7,4	41,5	22,9

QB13. You indicated a price of [INSERT AMOUNT PAID FROM QB3] per [INSERT MONTH/TWO MONTHS/QUARTER/YEAR] for the electricity service. What is the most you would now pay per [INSERT MONTH/TWO MONTHS/QUARTER/YEAR] for this electricity service taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress?

FILTER: ASK QB13 IF [AMOUNT FROM QB3A1]=TRUE OR IF QB3A1=9999999

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	219	122	97	11	61	65	83	11	61	65	36	47	35	111	73
Would pay the same price again	28 13%	17 14%	11 11%	1 12%	11 19%	9 14%	6 8%	1 12%	11 19%	9 14%	5 13%	2 4%	7 20%	14 13%	7 10%
Would pay three quarters of the price	42 19%	19 16%	23 23%	3 25%	9 14%	16 25%	14 17%	3 25%	9 14%	16 25%	9 25%	5 12%	6 16%	19 17%	18 24%
Would pay half the price	44 20%	28 22%	16 16%	2 17%	11 18%	12 19%	18 22%	2 17%	11 18%	12 19%	10 27%	9 19%	7 21%	24 21%	12 17%
Would pay one quarter of the price	10 5%	4 4%	6 6%	0 0	5 9%	1 2%	4 5%	0 0	5 9%	1 2%	0 0	4 8%	1 3%	5 5%	4 6%
Wouldn't sign up for it again	76 35%	41 34%	35 36%	3 25%	20 33%	21 33%	32 39%	3 25%	20 33%	21 33%	10 27%	23 48%	9 24%	41 37%	26 36%
Don't know	18 8%	12 10%	6 6%	2 21%	4 6%	5 8%	7 9%	2 21%	4 6%	5 8%	3 8%	4 9%	6 16%	8 7%	5 7%
Not Stated	1 0	0 0	1 1%	0 0	1 2%	0 0	0 0	0 0	1 2%	0 0	0 0	0 0	0 0	0 0	1 1%

QB13. You indicated a price of [INSERT AMOUNT PAID FROM QB3] per [INSERT MONTH/TWO MONTHS/QUARTER/YEAR] for the electricity service. What is the most you would now pay per [INSERT MONTH/TWO MONTHS/QUARTER/YEAR] for this electricity service taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress?

FILTER: ASK QB13 IF [AMOUNT FROM QB3A1]=TRUE OR IF QB3A1=9999999

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	219	65	107	48	29	66	37	7	49	31	152	60	12	205	173	12	34	29	176
Would pay the same price again	28 13%	3 5%	15 14%	10 20%	6 20%	14 22%	2 5%	0 0	3 6%	3 9%	13 8%	15 25%	3 25%	25 12%	28 16%	0 0	0 0	7 23%	20 12%
Would pay three quarters of the price	42 19%	10 15%	23 21%	10 20%	5 17%	15 23%	8 22%	0 0	7 15%	7 21%	25 16%	17 28%	3 25%	39 19%	33 19%	4 32%	5 14%	3 12%	37 21%
Would pay half the price	44 20%	16 24%	21 19%	7 15%	5 17%	9 14%	10 28%	2 28%	9 19%	8 26%	33 22%	10 17%	0 0	43 21%	33 19%	4 35%	6 18%	9 31%	34 19%
Would pay one quarter of the price	10 5%	4 5%	6 6%	1 2%	1 4%	2 3%	1 3%	2 35%	4 8%	0 0	10 7%	0 0	0 0	10 5%	8 5%	1 8%	1 3%	1 2%	10 6%
Wouldn't sign up for it again	76 35%	28 42%	33 31%	16 33%	10 34%	23 34%	11 31%	0 0	21 42%	11 37%	57 37%	13 21%	4 34%	72 35%	55 32%	3 25%	18 52%	6 22%	63 36%
Don't know	18 8%	5 7%	10 9%	4 8%	2 7%	2 3%	4 11%	2 36%	5 11%	2 8%	14 9%	5 8%	1 8%	16 8%	15 9%	0 0	4 10%	2 7%	12 7%
Not Stated	1 0	0 0	0 0	1 2%	0 0	1 1%	0 0	0 0	0 0	0 0	0 0	1 2%	1 8%	0 0	0 0	0 0	1 3%	1 3%	0 0

QB14. Which of these, if any, has the supplier done so far in response to the problem?

Mark all that apply.

FILTER: ASK QB14 IF QB9 = CODES 1 TO 11

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	221	125	96	11	60	64	86	11	60	64	38	49	34	112	75
Acknowledged problem	45 20%	25 20%	20 21%	3 32%	14 24%	11 17%	16 18%	3 32%	14 24%	11 17%	7 19%	9 18%	10 29%	23 20%	12 16%
Investigating problem	46 21%	24 19%	23 24%	2 23%	14 23%	15 23%	15 18%	2 23%	14 23%	15 23%	4 10%	11 23%	7 19%	17 15%	23 31%
Gave a satisfactory explanation	13 6%	7 6%	5 5%	0 0	3 6%	6 10%	3 3%	0 0	3 6%	6 10%	2 5%	1 2%	2 6%	6 5%	5 7%
Gave an unsatisfactory explanation	75 34%	42 33%	33 34%	1 9%	15 26%	23 36%	35 41%	1 9%	15 26%	23 36%	14 37%	22 44%	10 28%	36 32%	29 39%
Fixed the problem	40 18%	22 17%	18 19%	3 25%	9 16%	10 15%	18 20%	3 25%	9 16%	10 15%	9 23%	9 19%	5 14%	23 21%	12 15%
Provided a new tariff or contract	26 12%	15 12%	12 12%	1 10%	6 10%	7 11%	12 14%	1 10%	6 10%	7 11%	9 23%	3 7%	2 5%	15 14%	9 12%
Gave a partial or full refund of the money I paid	31 14%	18 14%	13 14%	1 12%	7 12%	8 13%	14 16%	1 12%	7 12%	8 13%	3 8%	11 23%	5 13%	16 15%	10 13%
Gave credit note or voucher	3 2%	1 1%	2 2%	1 13%	1 2%	1 2%	0 0	1 13%	1 2%	1 2%	0 0	0 0	1 4%	1 1%	1 1%
Gave compensation for damages or losses	8 4%	7 6%	1 2%	0 0	2 3%	4 7%	2 3%	0 0	2 3%	4 7%	0 1%	2 4%	4 13%	3 3%	1 1%

QB14. Which of these, if any, has the supplier done so far in response to the problem?

Mark all that apply.

FILTER: ASK QB14 IF QB9 = CODES 1 TO 11

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	221	125	96	11	60	64	86	11	60	64	38	49	34	112	75
Other	7	3	4	1	1	2	3	1	1	2	1	2	4	1	2
	3%	2%	4%	9%	2%	4%	3%	9%	2%	4%	3%	4%	12%	1%	3%
Has done nothing	50	27	23	4	20	10	16	4	20	10	6	10	6	30	14
	23%	22%	24%	36%	33%	16%	19%	36%	33%	16%	16%	21%	17%	27%	19%
Don't know	3	3	0	0	0	0	3	0	0	0	2	1	0	1	2
	1%	2%	0	0	0	0	3%	0	0	0	5%	2%	0	1%	2%
TOTAL 'GAVE REIMBURSEMENT OR COMPENSATION'	41	25	16	3	10	13	15	3	10	13	4	11	10	19	12
	18%	20%	16%	25%	17%	21%	17%	25%	17%	21%	9%	23%	28%	17%	16%
TOTAL 'AT LEAST ONE ACTION'	169	95	73	7	41	54	68	7	41	54	30	38	28	81	59
	76%	76%	76%	64%	67%	84%	78%	64%	67%	84%	79%	77%	83%	73%	79%

QB14. Which of these, if any, has the supplier done so far in response to the problem?

Mark all that apply.

FILTER: ASK QB14 IF QB9 = CODES 1 TO 11

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	221	67	105	49	30	66	36	7	51	32	156	58	0	221	176	12	33	27	184
Acknowledged problem	45	8	21	16	6	22	2	0	12	3	20	24	0	45	38	2	5	6	36
	20%	12%	20%	32%	19%	33%	6%	0	23%	10%	13%	41%	0	20%	21%	15%	16%	22%	20%
Investigating problem	46	12	23	12	4	15	10	0	11	6	30	17	0	46	37	2	7	8	37
	21%	18%	22%	24%	13%	23%	29%	0	22%	18%	19%	29%	0	21%	21%	18%	21%	29%	20%
Gave a satisfactory explanation	13	0	8	5	3	3	4	1	1	0	6	7	0	13	13	0	0	1	11
	6%	0	7%	10%	10%	5%	12%	15%	2%	0	4%	12%	0	6%	7%	0	0	5%	6%
Gave an unsatisfactory explanation	75	28	39	7	10	17	9	3	24	12	60	11	0	75	52	7	16	3	70
	34%	42%	37%	15%	33%	26%	25%	46%	46%	37%	38%	19%	0	34%	29%	58%	48%	11%	38%
Fixed the problem	40	11	20	9	4	15	7	1	11	2	22	16	0	40	33	1	6	7	32
	18%	16%	19%	19%	12%	23%	20%	15%	21%	5%	14%	27%	0	18%	19%	8%	17%	25%	17%
Provided a new tariff or contract	26	10	11	6	3	8	10	1	3	1	18	7	0	26	23	1	2	3	22
	12%	14%	10%	12%	9%	12%	28%	15%	7%	3%	12%	13%	0	12%	13%	9%	7%	11%	12%
Gave a partial or full refund of the money I paid	31	10	14	6	5	8	4	1	10	3	20	11	0	31	24	0	7	3	28
	14%	15%	13%	13%	17%	12%	11%	8%	19%	11%	13%	19%	0	14%	14%	0	20%	11%	15%
Gave credit note or voucher	3	1	1	1	0	2	1	0	0	0	2	1	0	3	3	0	0	0	3
	2%	2%	1%	2%	0	4%	3%	0	0	0	2%	2%	0	2%	2%	0	0	0	2%
Gave compensation for damages or losses	8	2	2	5	1	5	0	0	2	0	3	6	0	8	8	0	0	1	7
	4%	2%	2%	10%	3%	8%	0	0	3%	2%	2%	10%	0	4%	5%	0	0	4%	4%

1432



QB14. Which of these, if any, has the supplier done so far in response to the problem?

Mark all that apply.

FILTER: ASK QB14 IF QB9 = CODES 1 TO 11

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	221	67	105	49	30	66	36	7	51	32	156	58	0	221	176	12	33	27	184
Other	7	0	5	2	0	2	1	1	1	2	5	2	0	7	5	0	2	1	5
	3%	0	5%	4%	0	3%	3%	14%	2%	7%	3%	3%	0	3%	3%	0	7%	3%	3%
Has done nothing	50	15	24	11	10	10	10	3	9	8	40	8	0	50	42	2	6	8	39
	23%	23%	22%	22%	34%	15%	29%	39%	18%	25%	26%	14%	0	23%	24%	17%	18%	29%	21%
Don't know	3	1	1	1	0	1	0	0	2	0	2	1	0	3	2	0	1	1	2
	1%	1%	1%	2%	0	1%	0	0	4%	0	1%	1%	0	1%	1%	0	2%	4%	1%
TOTAL 'GAVE REIMBURSEMENT OR COMPENSATION'	41	13	16	12	6	15	5	1	10	4	25	16	0	41	34	0	7	4	37
	18%	19%	16%	24%	20%	23%	14%	8%	19%	12%	16%	28%	0	18%	19%	0	20%	15%	20%
TOTAL 'AT LEAST ONE ACTION'	169	51	81	37	20	55	25	4	40	24	115	50	0	169	133	10	26	18	143
	76%	76%	77%	76%	66%	84%	71%	61%	79%	75%	73%	85%	0	76%	75%	83%	79%	67%	78%

QB15A2. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the supplier?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who received reimbursement of compensation'

FILTER: ASK QB15A IF QB14 = 7 OR 8 OR 9

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	41	25	16	3	10	13	15	3	10	13	4	11	10	19	12
EUR 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EUR 1 - EUR 19	2	2	0	1	0	1	0	1	0	1	0	0	1	1	0
	6%	9%	0	51%	0	7%	0	51%	0	7%	0	0	14%	5%	0
EUR 20 - EUR 39	5	3	2	1	0	2	2	1	0	2	1	1	0	4	1
	13%	12%	15%	49%	0	15%	14%	49%	0	15%	29%	9%	0	23%	8%
EUR 40 - EUR 99	13	11	3	0	5	4	4	0	5	4	2	3	4	6	4
	32%	42%	17%	0	48%	31%	29%	0	48%	31%	43%	24%	38%	29%	33%
EUR 100 - EUR 199	7	4	3	0	2	3	3	0	2	3	0	3	2	1	4
	18%	17%	20%	0	16%	23%	19%	0	16%	23%	0	25%	25%	5%	34%
EUR 200 or more	8	4	5	0	3	2	4	0	3	2	1	3	2	5	1
	21%	15%	30%	0	26%	16%	25%	0	26%	16%	28%	24%	22%	28%	8%
Don't know	4	1	3	0	1	1	2	0	1	1	0	2	0	2	2
	10%	4%	19%	0	10%	7%	13%	0	10%	7%	0	18%	0	10%	16%
Average	123,3	106	156,3	19,4	162,9	100,3	139,3	19,4	162,9	100,3	97,8	155,3	112,1	144	97,8

QB15A2. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the supplier?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who received reimbursement of compensation'

FILTER: ASK QB15A IF QB14 = 7 OR 8 OR 9

	ACHIEVED EDUCATION				OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	41	13	16	12	6	15	5	1	10	4	25	16	0	41	34	0	7	4	37
EUR 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EUR 1 - EUR 19	2	0	2	0	0	1	1	0	0	0	2	0	0	2	2	0	0	0	2
	6%	0	14%	0	0	9%	20%	0	0	0	10%	0	0	6%	7%	0	0	0	6%
EUR 20 - EUR 39	5	1	3	1	3	0	0	0	0	2	4	1	0	5	5	0	0	1	4
	13%	8%	20%	8%	49%	0	0	0	0	61%	18%	6%	0	13%	16%	0	0	25%	12%
EUR 40 - EUR 99	13	5	4	4	2	4	3	0	4	0	6	7	0	13	12	0	1	3	10
	32%	41%	24%	35%	32%	27%	59%	0	37%	13%	26%	42%	0	32%	36%	0	16%	75%	28%
EUR 100 - EUR 199	7	4	2	2	0	3	1	1	3	0	5	3	0	7	6	0	2	0	7
	18%	28%	12%	16%	0	20%	21%	100%	27%	0	19%	17%	0	18%	16%	0	30%	0	20%
EUR 200 or more	8	1	5	3	1	5	0	0	2	1	5	4	0	8	7	0	2	0	8
	21%	8%	29%	23%	19%	30%	0	0	16%	26%	19%	23%	0	21%	20%	0	25%	0	23%
Don't know	4	2	0	2	0	2	0	0	2	0	2	2	0	4	2	0	2	0	4
	10%	15%	0	17%	0	13%	0	0	20%	0	8%	12%	0	10%	6%	0	30%	0	11%
Average	123,3	102,2	128,4	138,5	70,5	165,9	61,3	120	140,5	102,6	108,8	146,1	0	123,3	117,6	0	162,6	56,1	131,4

QB15A1. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the supplier?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QB15A IF QB14 = 7 OR 8 OR 9

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	239	132	107	11	64	73	91	11	64	73	41	50	38	122	79
EUR 0	198	107	91	8	54	59	76	8	54	59	37	39	28	102	67
	83%	81%	85%	75%	84%	82%	84%	75%	84%	82%	91%	78%	75%	84%	85%
EUR 1 - EUR 19	2	2	0	1	0	1	0	1	0	1	0	0	1	1	0
	1%	2%	0	13%	0	1%	0	13%	0	1%	0	0	4%	1%	0
EUR 20 - EUR 39	5	3	2	1	0	2	2	1	0	2	1	1	0	4	1
	2%	2%	2%	12%	0	3%	2%	12%	0	3%	2%	2%	0	4%	1%
EUR 40 - EUR 99	13	11	3	0	5	4	4	0	5	4	2	3	4	6	4
	6%	8%	2%	0	8%	6%	5%	0	8%	6%	4%	5%	10%	5%	5%
EUR 100 - EUR 199	7	4	3	0	2	3	3	0	2	3	0	3	2	1	4
	3%	3%	3%	0	3%	4%	3%	0	3%	4%	0	5%	6%	1%	5%
EUR 200 or more	8	4	5	0	3	2	4	0	3	2	1	3	2	5	1
	4%	3%	4%	0	4%	3%	4%	0	4%	3%	2%	5%	6%	4%	1%
Don't know	4	1	3	0	1	1	2	0	1	1	0	2	0	2	2
	2%	1%	3%	0	2%	1%	2%	0	2%	1%	0	4%	0	2%	2%
Average	19,4	19,6	19,1	4,8	23,9	17,3	19,7	4,8	23,9	17,3	8,5	29,1	28,3	20,9	12,6

QB15A1. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the supplier?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QB15A IF QB14 = 7 OR 8 OR 9

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	239	68	117	54	32	72	39	8	54	33	163	66	13	221	189	13	37	31	192
EUR 0	198	55	100	42	26	57	34	7	44	30	139	49	13	181	155	13	30	27	155
	83%	81%	86%	79%	81%	79%	87%	93%	82%	88%	85%	75%	100%	82%	82%	100%	82%	87%	81%
EUR 1 - EUR 19	2	0	2	0	0	1	1	0	0	0	2	0	0	2	2	0	0	0	2
	1%	0	2%	0	0	2%	3%	0	0	0	1%	0	0	1%	1%	0	0	0	1%
EUR 20 - EUR 39	5	1	3	1	3	0	0	0	0	2	4	1	0	5	5	0	0	1	4
	2%	2%	3%	2%	9%	0	0	0	0	7%	3%	1%	0	2%	3%	0	0	3%	2%
EUR 40 - EUR 99	13	5	4	4	2	4	3	0	4	0	6	7	0	13	12	0	1	3	10
	6%	8%	3%	7%	6%	6%	8%	0	7%	1%	4%	10%	0	6%	6%	0	3%	10%	5%
EUR 100 - EUR 199	7	4	2	2	0	3	1	1	3	0	5	3	0	7	6	0	2	0	7
	3%	5%	2%	3%	0	4%	3%	7%	5%	0	3%	4%	0	3%	3%	0	5%	0	4%
EUR 200 or more	8	1	5	3	1	5	0	0	2	1	5	4	0	8	7	0	2	0	8
	4%	1%	4%	5%	4%	6%	0	0	3%	3%	3%	6%	0	4%	4%	0	4%	0	4%
Don't know	4	2	0	2	0	2	0	0	2	0	2	2	0	4	2	0	2	0	4
	2%	3%	0	4%	0	3%	0	0	4%	0	1%	3%	0	2%	1%	0	5%	0	2%
Average	19,4	16,8	18,1	25,5	13,3	31,5	7,8	9	21,7	11,8	15,3	32,8	0	20,9	20,3	0	21,7	7,2	23

QB17. How long did the problem last / has lasted?

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	239	132	107	11	64	73	91	11	64	73	41	50	38	122	79
Less than one day	9 4%	5 3%	4 4%	0 0%	2 3%	3 5%	3 4%	0 0%	2 3%	3 5%	1 2%	3 5%	0 0%	6 5%	2 3%
One day to less than a week	23 10%	13 10%	10 9%	1 10%	7 12%	9 12%	6 6%	1 10%	7 12%	9 12%	4 10%	2 3%	3 8%	16 13%	4 5%
One week to less than one month	45 19%	23 17%	22 21%	1 12%	11 17%	13 18%	20 21%	1 12%	11 17%	13 18%	8 19%	12 24%	5 14%	29 23%	11 14%
One month to less than three months	69 29%	36 27%	33 31%	0 0%	19 30%	24 33%	26 29%	0 0%	19 30%	24 33%	12 31%	13 27%	12 31%	33 27%	24 30%
Three months to less than six months	35 15%	20 15%	15 14%	4 32%	12 19%	8 11%	11 12%	4 32%	12 19%	8 11%	2 4%	9 18%	7 18%	13 11%	14 18%
Six months to less than a year	22 9%	12 9%	9 9%	4 33%	7 12%	1 1%	9 10%	4 33%	7 12%	1 1%	3 7%	6 13%	2 6%	10 8%	9 11%
A year or more	25 10%	15 11%	10 9%	0 0%	3 5%	9 12%	13 14%	0 0%	3 5%	9 12%	9 22%	4 8%	7 18%	10 8%	8 11%
Don't remember	12 5%	8 6%	4 4%	1 12%	2 3%	6 8%	3 3%	1 12%	2 3%	6 8%	2 5%	1 2%	2 5%	4 4%	6 8%
TOTAL 'LESS THAN A MONTH'	77 32%	40 31%	36 34%	2 23%	20 32%	25 35%	29 31%	2 23%	20 32%	25 35%	12 30%	16 32%	8 22%	51 42%	17 22%

QB17. How long did the problem last / has lasted?

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	239	132	107	11	64	73	91	11	64	73	41	50	38	122	79
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	104 43%	56 42%	47 45%	4 32%	31 49%	32 44%	37 40%	4 32%	31 49%	32 44%	14 35%	23 45%	19 49%	46 38%	39 49%
TOTAL 'SIX MONTHS OR MORE'	46 19%	27 21%	19 18%	4 33%	11 16%	10 13%	23 25%	4 33%	11 16%	10 13%	12 30%	11 21%	9 24%	20 16%	17 22%

QB17. How long did the problem last / has lasted?

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
<b>TOTAL</b>	239	68	117	54	32	72	39	8	54	33	163	66	13	221	189	13	37	31	192
Less than one day	9 4%	2 3%	3 3%	4 7%	2 6%	4 5%	0 0%	0 0%	3 5%	0 1%	4 2%	4 6%	3 23%	6 3%	6 3%	0 0%	3 8%	1 3%	5 3%
One day to less than a week	23 10%	6 9%	12 11%	4 8%	3 10%	12 17%	5 13%	0 0%	2 3%	1 3%	12 8%	11 16%	0 0%	23 10%	21 11%	1 9%	1 3%	3 11%	19 10%
One week to less than one month	45 19%	17 24%	20 17%	9 17%	4 12%	10 14%	9 23%	1 13%	14 26%	7 21%	38 23%	7 10%	2 17%	43 19%	33 17%	4 31%	8 22%	4 13%	39 20%
One month to less than three months	69 29%	23 34%	27 23%	18 34%	11 34%	23 32%	12 32%	3 36%	15 28%	5 14%	49 30%	15 23%	2 16%	66 30%	54 28%	5 36%	11 29%	8 26%	57 30%
Three months to less than six months	35 15%	9 12%	20 17%	7 12%	4 13%	12 17%	5 13%	1 11%	9 17%	4 11%	22 13%	12 18%	0 0%	34 15%	28 15%	2 16%	5 13%	6 20%	26 14%
Six months to less than a year	22 9%	4 6%	12 11%	5 10%	4 13%	2 3%	3 9%	2 28%	6 12%	3 10%	15 9%	6 9%	1 8%	20 9%	19 10%	1 8%	2 5%	4 14%	17 9%
A year or more	25 10%	5 7%	16 13%	4 8%	3 9%	7 10%	1 3%	0 0%	4 8%	9 28%	16 10%	7 11%	3 21%	22 10%	20 11%	0 0%	4 12%	3 9%	21 11%
Don't remember	12 5%	3 5%	7 6%	2 4%	1 3%	2 3%	3 8%	1 12%	1 2%	4 13%	7 4%	4 6%	2 15%	8 3%	9 5%	0 0%	3 9%	1 3%	9 5%
<b>TOTAL 'LESS THAN A MONTH'</b>	77 32%	25 36%	35 30%	17 32%	9 27%	26 36%	14 36%	1 13%	18 34%	8 25%	54 33%	22 33%	5 40%	72 32%	59 31%	5 40%	12 33%	8 27%	62 32%

1440



QB17. How long did the problem last / has lasted?

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	239	68	117	54	32	72	39	8	54	33	163	66	13	221	189	13	37	31	192
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	104 43%	32 47%	47 40%	25 47%	15 47%	35 48%	17 45%	4 47%	24 45%	8 25%	71 43%	27 41%	2 16%	100 45%	82 43%	7 52%	15 41%	15 47%	83 43%
TOTAL 'SIX MONTHS OR MORE'	46 19%	9 13%	28 24%	10 18%	7 22%	10 13%	4 11%	2 28%	11 20%	12 37%	31 19%	13 20%	4 30%	43 19%	39 21%	1 8%	6 17%	7 23%	38 20%

QC1. You indicated you experienced a problem with loans, credit or credit cards over the last 12 months.

With which of the following did you experience the problem?

FILTER: ASK QC1 TO QC18 IF "LOANS OR CREDITS" OR "CREDIT CARDS", CODE 3 OR 4, IS THE ONLY CHOICE IN DS2A OR DS2B; OR "LOANS OR CREDITS" OR "CREDIT CARDS", CODE 3 OR 4, IN DS3; OR "LOANS OR CREDITS" OR "CREDIT CARDS", CODE 3 OR 4, IN QA18 OR QB18 OR QC18 O

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	196	99	97	10	63	70	53	10	63	70	29	24	36	76	83
Loan (e.g. personal loan or car loan)	66 34%	26 26%	40 41%	2 15%	23 36%	23 33%	19 36%	2 15%	23 36%	23 33%	10 33%	10 40%	12 34%	28 37%	26 32%
Credit card	98 50%	53 54%	45 46%	7 63%	33 52%	33 48%	26 49%	7 63%	33 52%	33 48%	14 47%	12 50%	15 42%	37 49%	45 54%
Store card with credit function	8 4%	4 5%	4 4%	0 0	2 3%	4 6%	3 5%	0 0	2 3%	4 6%	2 7%	1 2%	1 4%	4 6%	3 4%
Other consumer credit	20 10%	12 13%	8 8%	2 21%	6 10%	7 11%	5 9%	2 21%	6 10%	7 11%	4 13%	1 4%	7 20%	5 7%	7 9%
Don't know	3 1%	3 3%	0 0	0 0	0 0	2 3%	1 2%	0 0	0 0	2 3%	0 0	1 3%	0 0	1 1%	2 2%

QC1. You indicated you experienced a problem with loans, credit or credit cards over the last 12 months.

With which of the following did you experience the problem?

FILTER: ASK QC1 TO QC18 IF "LOANS OR CREDITS" OR "CREDIT CARDS", CODE 3 OR 4, IS THE ONLY CHOICE IN DS2A OR DS2B; OR "LOANS OR CREDITS" OR "CREDIT CARDS", CODE 3 OR 4, IN DS3; OR "LOANS OR CREDITS" OR "CREDIT CARDS", CODE 3 OR 4, IN QA18 OR QB18 OR QC18 0

	ACHIEVED EDUCATION				OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	196	24	113	59	32	85	25	14	27	12	126	59	26	164	172	7	17	7	179
Loan (e.g. personal loan or car loan)	66 34%	9 38%	42 37%	16 27%	7 22%	26 30%	8 30%	9 67%	11 40%	6 53%	52 41%	10 16%	12 45%	54 33%	53 31%	4 58%	9 53%	1 14%	65 36%
Credit card	98 50%	7 29%	56 50%	35 60%	20 62%	44 52%	12 46%	3 24%	12 45%	6 47%	52 41%	42 71%	8 32%	86 52%	92 54%	2 26%	4 21%	5 72%	86 48%
Store card with credit function	8 4%	1 4%	5 4%	3 5%	1 3%	5 5%	2 9%	0 0	1 2%	0 0	5 4%	3 4%	1 5%	7 4%	7 4%	1 16%	0 0	1 14%	7 4%
Other consumer credit	20 10%	7 29%	9 8%	5 8%	3 9%	10 11%	4 16%	1 9%	3 10%	0 0	15 12%	4 7%	5 18%	15 9%	18 10%	0 0	3 16%	0 0	19 11%
Don't know	3 1%	0 0	2 2%	0 0	1 3%	1 1%	0 0	0 0	1 3%	0 0	2 1%	1 2%	0 0	2 1%	1 1%	0 0	2 10%	0 0	2 1%

QC31A. What was/is the total amount of this loan or other consumer credit?

If you are not sure, please give an estimate.

FILTER: ASK QC31A IF QC1 = 1 OR 4

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	87	39	48	4	29	30	24	4	29	30	13	11	19	33	34
EUR 0	2	2	0	0	2	0	0	0	2	0	0	0	0	1	1
	2%	5%	0%	0%	7%	0%	0%	0%	7%	0%	0%	0%	0%	3%	3%
EUR 1 - EUR 2999	28	16	12	2	7	8	10	2	7	8	5	6	10	9	9
	32%	40%	26%	58%	25%	27%	44%	58%	25%	27%	35%	55%	51%	27%	27%
EUR 3000 - EUR 6999	15	6	9	0	1	10	4	0	1	10	3	1	2	6	7
	17%	15%	19%	0%	4%	32%	17%	0%	4%	32%	23%	10%	8%	19%	21%
EUR 7000 - EUR 24999	25	8	16	0	13	7	5	0	13	7	3	2	2	12	11
	28%	21%	34%	0%	44%	23%	21%	0%	44%	23%	22%	19%	8%	36%	34%
EUR 25000 - EUR 99999	3	2	1	0	2	1	0	0	2	1	0	0	2	1	0
	3%	6%	2%	0%	9%	2%	0%	0%	9%	2%	0%	0%	11%	3%	0%
EUR 100000 or more	5	2	3	0	3	2	1	0	3	2	0	1	2	2	1
	6%	5%	6%	0%	9%	5%	3%	0%	9%	5%	0%	8%	9%	7%	3%
Don't Know	10	3	6	2	1	4	4	2	1	4	3	1	2	2	4
	11%	8%	13%	42%	3%	12%	15%	42%	3%	12%	19%	9%	13%	7%	12%
Average	16027	15961	16079	767,9	27023	12758	7991	767,9	27023	12758	4807	11521	24949	16854	9847

QC31A. What was/is the total amount of this loan or other consumer credit?

If you are not sure, please give an estimate.

FILTER: ASK QC31A IF QC1 = 1 OR 4

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	87	16	50	20	10	35	11	11	13	6	67	14	17	69	71	4	12	1	84
EUR 0	2	1	1	0	0	1	0	1	0	0	2	0	1	1	2	0	0	0	2
	2%	7%	2%	0	0	3%	0	9%	0	0	3%	0	6%	1%	3%	0	0	0	2%
EUR 1 - EUR 2999	28	5	19	4	3	8	6	1	7	2	24	3	7	21	21	1	6	1	27
	32%	31%	38%	20%	30%	23%	52%	11%	56%	33%	35%	23%	39%	31%	30%	29%	47%	100%	32%
EUR 3000 - EUR 6999	15	2	8	5	1	7	0	3	2	2	12	1	3	12	12	0	3	0	15
	17%	13%	16%	24%	11%	19%	0	29%	16%	31%	17%	8%	18%	17%	17%	0	26%	0	18%
EUR 7000 - EUR 24999	25	7	12	6	4	15	1	2	2	1	19	4	4	21	22	1	2	0	25
	28%	44%	23%	29%	41%	42%	9%	16%	15%	15%	28%	29%	24%	30%	30%	26%	17%	0	29%
EUR 25000 - EUR 99999	3	0	3	0	0	0	2	1	0	0	1	2	0	3	2	0	1	0	3
	3%	0	6%	0	0	0	19%	8%	0	0	1%	18%	0	4%	3%	0	4%	0	4%
EUR 100000 or more	5	0	2	3	0	1	1	1	1	1	5	0	1	4	5	0	0	0	5
	6%	0	4%	15%	0	3%	5%	10%	6%	21%	7%	0	3%	6%	7%	0	0	0	6%
Don't Know	10	1	6	3	2	4	2	2	1	0	6	3	2	7	7	2	1	0	8
	11%	6%	12%	13%	18%	10%	15%	15%	7%	0	9%	22%	10%	10%	10%	45%	7%	0	9%
Average	16027	6531	15229	25407	6527	11156	27188	29193	9541	30095	15716	21236	10786	17241	18074	7222	6328	1000	16232

QC32A. What is the spending limit on this credit card or store card?

If you are not sure, please give an estimate.

FILTER: ASK QC3.2B IF QC1 = 2 OR 3

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	107	57	49	7	35	37	28	7	35	37	16	13	16	42	48
EUR 0 - EUR 499	12	5	7	2	5	3	2	2	5	3	2	0	3	6	3
	11%	9%	13%	34%	13%	9%	6%	34%	13%	9%	11%	0	20%	14%	6%
EUR 500 - EUR 999	10	6	4	1	2	4	3	1	2	4	2	1	1	3	6
	9%	10%	8%	15%	6%	10%	11%	15%	6%	10%	13%	10%	4%	8%	13%
EUR 1000 - EUR 2999	32	22	10	1	11	14	6	1	11	14	5	1	4	9	19
	30%	38%	21%	15%	31%	39%	21%	15%	31%	39%	32%	8%	26%	21%	40%
EUR 3000 - EUR 4999	13	6	7	0	6	4	2	0	6	4	1	1	2	5	6
	12%	11%	14%	0	18%	11%	8%	0	18%	11%	6%	9%	13%	11%	12%
EUR 5000 - EUR more	9	4	4	0	3	2	3	0	3	2	1	2	1	5	3
	8%	7%	9%	0	10%	5%	12%	0	10%	5%	8%	16%	6%	11%	6%
Don't Know	32	14	18	2	8	10	12	2	8	10	5	7	5	15	11
	30%	25%	36%	35%	22%	27%	42%	35%	22%	27%	30%	58%	32%	35%	23%
Average	2654	2569	2768	766,2	2448	2542	3662	766,2	2448	2542	2148	6820	1854	2849	2758

QC32A. What is the spending limit on this credit card or store card?

If you are not sure, please give an estimate.

FILTER: ASK QC3.2B IF QC1 = 2 OR 3

	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL		
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	107	8	60	38	21	49	14	3	13	6	57	45	10	93	100	3	4	6	93
EUR 0 - EUR 499	12	0	9	3	0	5	1	2	1	3	4	8	2	10	12	0	0	0	11
	11%	0	15%	8%	0	11%	6%	60%	7%	45%	7%	17%	17%	11%	12%	0	0	0	12%
EUR 500 - EUR 999	10	1	7	2	3	4	1	0	1	1	6	4	1	9	8	0	2	1	9
	9%	12%	12%	4%	15%	8%	4%	0	10%	16%	11%	8%	11%	9%	8%	0	45%	16%	9%
EUR 1000 - EUR 2999	32	2	17	12	8	16	4	1	2	1	23	8	2	30	31	1	0	1	31
	30%	25%	29%	32%	39%	34%	26%	26%	16%	17%	40%	18%	24%	32%	31%	37%	0	17%	33%
EUR 3000 - EUR 4999	13	0	6	7	2	8	2	0	1	0	5	7	0	13	13	0	0	2	11
	12%	0	10%	18%	9%	16%	15%	0	9%	0	9%	17%	0	14%	13%	0	0	35%	11%
EUR 5000 - EUR more	9	2	2	5	2	4	1	0	2	0	4	5	1	7	8	0	1	1	6
	8%	25%	3%	12%	9%	8%	7%	0	16%	0	7%	11%	10%	7%	8%	0	27%	16%	7%
Don't Know	32	3	19	10	6	12	6	0	5	1	14	13	4	25	28	2	1	1	26
	30%	38%	31%	26%	28%	24%	41%	14%	42%	21%	26%	29%	39%	27%	28%	63%	27%	16%	28%
Average	2654	5209	1973	3222	2431	2518	3039	542,7	5300	842,1	2286	3164	3980	2470	2620	1000	4265	3482	2543

QC4. How did you sign up to this banking service?

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	196	99	97	10	63	70	53	10	63	70	29	24	36	76	83
In person, at a bank or other financial institution	145 74%	75 76%	70 72%	8 78%	46 73%	52 75%	39 73%	8 78%	46 73%	52 75%	20 68%	19 79%	21 60%	57 75%	67 81%
In person, at a retailer	25 13%	9 9%	17 17%	1 11%	8 12%	9 13%	8 14%	1 11%	8 12%	9 13%	6 21%	2 6%	6 17%	11 15%	8 10%
Over the Internet, directly from the credit provider	5 3%	4 4%	1 1%	0 0%	2 3%	2 3%	1 2%	0 0%	2 3%	2 3%	1 3%	0 0%	2 6%	1 1%	2 2%
Over the Internet, through an intermediary (e.g. comparison website)	2 1%	1 1%	1 1%	0 0%	1 2%	0 0%	1 2%	0 0%	1 2%	0 0%	0 0%	1 4%	1 3%	1 1%	0 0%
By telephone	2 1%	0 0%	2 2%	0 0%	0 0%	2 3%	0 0%	0 0%	0 0%	2 3%	0 0%	0 0%	1 3%	0 0%	1 1%
By mail order	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%
From a salesperson visiting the home	4 2%	2 2%	2 2%	0 0%	1 2%	2 3%	1 1%	0 0%	1 2%	2 3%	1 3%	0 0%	3 7%	0 0%	1 1%
Other	3 2%	3 3%	0 0%	0 0%	3 5%	0 0%	0 0%	0 0%	3 5%	0 0%	0 0%	0 0%	0 0%	2 3%	1 1%
Don't remember	10 5%	6 6%	4 4%	1 11%	2 4%	2 3%	4 8%	1 11%	2 4%	2 3%	2 6%	3 11%	1 4%	4 5%	3 3%



QC4. How did you sign up to this banking service?

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	196	99	97	10	63	70	53	10	63	70	29	24	36	76	83
TOTAL 'OVER THE INTERNET'	7 4%	5 5%	2 2%	0 0	3 5%	2 3%	2 4%	0 0	3 5%	2 3%	1 3%	1 4%	3 9%	2 3%	2 2%
TOTAL 'OTHER SALES CHANNELS'	179 91%	88 89%	91 93%	9 89%	58 91%	65 94%	47 88%	9 89%	58 91%	65 94%	26 91%	20 85%	31 87%	70 92%	78 94%

QC4. How did you sign up to this banking service?

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	196	24	113	59	32	85	25	14	27	12	126	59	26	164	172	7	17	7	179
In person, at a bank or other financial institution	145	15	86	45	26	57	17	12	22	10	92	45	17	127	133	1	12	0	145
	74%	62%	76%	76%	82%	68%	68%	84%	82%	83%	73%	77%	66%	77%	77%	9%	68%	0	81%
In person, at a retailer	25	5	14	5	2	15	5	1	1	1	19	4	7	18	19	3	3	0	25
	13%	21%	13%	9%	6%	17%	20%	9%	6%	8%	15%	6%	27%	11%	11%	45%	17%	0	14%
Over the Internet, directly from the credit provider	5	0	2	3	3	2	0	0	0	0	2	3	0	4	5	0	0	5	0
	3%	0	2%	5%	9%	3%	0	0	0	0	2%	5%	0	3%	3%	0	0	72%	0
Over the Internet, through an intermediary (e.g. comparison website)	2	0	1	1	1	1	0	0	0	0	0	2	0	2	2	0	0	2	0
	1%	0	1%	2%	3%	1%	0	0	0	0	0	3%	0	1%	1%	0	0	28%	0
By telephone	2	1	1	0	0	0	1	0	0	1	2	0	0	2	1	1	0	0	2
	1%	5%	1%	0	0	0	4%	0	0	9%	2%	0	0	1%	1%	17%	0	0	1%
By mail order	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
From a salesperson visiting the home	4	1	1	2	0	3	0	0	1	0	3	1	1	3	3	0	1	0	4
	2%	3%	1%	3%	0	3%	0	0	3%	0	2%	2%	3%	2%	2%	0	4%	0	2%
Other	3	2	1	0	0	2	0	1	0	0	3	0	1	2	3	0	0	0	3
	2%	9%	1%	0	0	2%	0	7%	0	0	2%	0	4%	1%	2%	0	0	0	2%
Don't remember	10	0	7	3	0	5	2	0	3	0	5	4	0	6	5	2	2	0	0
	5%	0	6%	6%	0	6%	8%	0	10%	0	4%	7%	0	4%	3%	30%	10%	0	0

1450

QC4. How did you sign up to this banking service?

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	196	24	113	59	32	85	25	14	27	12	126	59	26	164	172	7	17	7	179
TOTAL 'OVER THE INTERNET'	7	0	3	4	4	3	0	0	0	0	2	5	0	6	7	0	0	7	0
	4%	0	3%	7%	12%	4%	0	0	0	0	2%	9%	0	4%	4%	0	0	100%	0
TOTAL 'OTHER SALES CHANNELS'	179	24	103	51	28	77	23	14	24	12	119	50	26	152	159	5	16	0	179
	91%	100%	91%	87%	88%	91%	92%	100%	90%	100%	94%	84%	100%	92%	93%	70%	90%	0	100%

QC6. Which of the items below describe the problem with the banking service or with the credit provider you obtained it from?  
Mark all that apply.

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
<b>TOTAL</b>	196	99	97	10	63	70	53	10	63	70	29	24	36	76	83
<b>PROVISION OF LOAN/CREDIT CARD</b>															
Loan or credit card not at all provided or only partially provided (e.g. impossible to use credit card)	28 14%	14 14%	14 14%	0 0	6 9%	15 22%	7 13%	0 0	6 9%	15 22%	5 17%	2 7%	5 15%	13 18%	9 11%
<b>CUSTOMER SERVICE</b>															
Poor customer service (e.g. unsatisfactory assistance)	54 27%	28 28%	26 27%	3 25%	19 30%	15 22%	17 32%	3 25%	19 30%	15 22%	10 33%	7 31%	9 25%	26 34%	19 23%
<b>PRICING</b>															
Unclear or complex pricing (e.g. different types of interest rate)	36 19%	18 18%	18 19%	1 7%	10 16%	13 19%	12 23%	1 7%	10 16%	13 19%	7 23%	6 24%	7 21%	13 17%	16 19%
<b>PAYMENTS</b>															
Payments charged incorrect (e.g. charges not applied correctly, or I was overcharged)	31 16%	13 13%	18 19%	1 9%	15 24%	9 13%	7 13%	1 9%	15 24%	9 13%	4 13%	3 12%	7 19%	10 13%	15 18%
Disproportionate fees applied for late payment	26 13%	11 11%	15 15%	3 24%	6 9%	9 12%	9 16%	3 24%	6 9%	9 12%	7 23%	2 8%	3 8%	13 17%	10 12%
Problems with loan/credit repayment schedule	15 8%	12 12%	3 3%	0 0	8 12%	2 3%	5 10%	0 0	8 12%	2 3%	4 13%	1 5%	4 10%	6 8%	5 6%
<b>MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES</b>															

QC6. Which of the items below describe the problem with the banking service or with the credit provider you obtained it from?

Mark all that apply.

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
<b>TOTAL</b>	196	99	97	10	63	70	53	10	63	70	29	24	36	76	83
Misleading or incorrect indication of the costs of credit (e.g. hidden charges)	15 8%	4 4%	10 11%	1 10%	4 7%	5 7%	5 9%	1 10%	4 7%	5 7%	2 7%	3 12%	3 10%	2 3%	9 11%
Advertising was misleading	7 4%	2 2%	6 6%	0 0%	6 9%	1 1%	1 2%	0 0%	6 9%	1 1%	0 0%	1 3%	2 6%	3 4%	2 2%
Received false advice when signing the contract/applying for the loan	9 5%	3 3%	6 6%	0 0%	3 5%	5 7%	1 2%	0 0%	3 5%	5 7%	1 3%	0 0%	0 0%	3 4%	6 7%
Was provided other services I didn't request	11 5%	3 3%	7 8%	1 10%	6 10%	3 4%	1 2%	1 10%	6 10%	3 4%	0 0%	1 4%	3 8%	5 6%	3 4%
Was put under pressure when signing the contract, applying for or extending the loan (e.g. harassment or excessive advertising)	3 2%	1 1%	3 3%	0 0%	1 2%	2 4%	0 0%	0 0%	1 2%	2 4%	0 0%	0 0%	0 0%	1 1%	3 4%
<b>CONTRACTUAL ISSUES</b>															
Missing or incomplete information in the contract (e.g. duration, conditions for termination, identity of the credit provider, etc.)	10 5%	5 5%	5 5%	2 22%	3 5%	2 3%	3 5%	2 22%	3 5%	2 3%	3 10%	0 0%	1 3%	2 3%	6 7%
Contractual terms not provided, unfair or changed by credit provider without my consent (e.g. unexplained refusal to continue credit provision)	10 5%	7 7%	3 3%	0 0%	3 5%	4 5%	3 6%	0 0%	3 5%	4 5%	3 10%	0 0%	2 6%	4 5%	4 5%

QC6. Which of the items below describe the problem with the banking service or with the credit provider you obtained it from?

Mark all that apply.

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	196	99	97	10	63	70	53	10	63	70	29	24	36	76	83
Could not withdraw within the 14 day cooling-off period after signing the contract	1	0	1	0	1	0	0	0	1	0	0	0	0	1	0
	0	0	1%	0	1%	0	0	0	1%	0	0	0	0	1%	0
Problems with termination of my contract or early repayment	6	2	4	0	2	3	1	0	2	3	1	0	1	2	3
	3%	2%	4%	0	3%	4%	2%	0	3%	4%	4%	0	4%	2%	4%
FRAUD															
Fraudulent use of credit card	22	13	9	1	5	10	7	1	5	10	2	5	4	9	10
	11%	13%	10%	10%	7%	14%	13%	10%	7%	14%	8%	20%	10%	12%	12%
Other problem	24	15	9	3	8	8	5	3	8	8	3	2	3	9	12
	12%	15%	9%	27%	13%	11%	9%	27%	13%	11%	10%	8%	9%	11%	14%
Don't know	5	3	3	0	1	2	2	0	1	2	1	2	0	4	1
	3%	3%	3%	0	1%	3%	5%	0	1%	3%	3%	7%	0	5%	1%
TOTAL 'PROVISION OF LOAN/CREDIT CARD'	28	14	14	0	6	15	7	0	6	15	5	2	5	13	9
	14%	14%	14%	0	9%	22%	13%	0	9%	22%	17%	7%	15%	18%	11%
TOTAL 'CUSTOMER SERVICE'	54	28	26	3	19	15	17	3	19	15	10	7	9	26	19
	27%	28%	27%	25%	30%	22%	32%	25%	30%	22%	33%	31%	25%	34%	23%
TOTAL 'PRICING'	36	18	18	1	10	13	12	1	10	13	7	6	7	13	16
	19%	18%	19%	7%	16%	19%	23%	7%	16%	19%	23%	24%	21%	17%	19%
TOTAL 'PAYMENTS'	62	28	34	4	24	17	18	4	24	17	12	6	10	22	29

1454

QC6. Which of the items below describe the problem with the banking service or with the credit provider you obtained it from?

Mark all that apply.

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	196	99	97	10	63	70	53	10	63	70	29	24	36	76	83
TOTAL PATIENTS	31%	28%	35%	34%	38%	24%	33%	34%	38%	24%	40%	26%	29%	30%	35%

QC6. Which of the items below describe the problem with the banking service or with the credit provider you obtained it from?

Mark all that apply.

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	196	99	97	10	63	70	53	10	63	70	29	24	36	76	83
TOTAL 'MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES'	35 18%	11 11%	24 24%	1 10%	17 26%	12 17%	6 11%	1 10%	17 26%	12 17%	2 7%	4 16%	6 17%	12 16%	17 21%
TOTAL 'CONTRACTUAL ISSUES'	24 12%	12 12%	12 13%	2 22%	8 13%	8 11%	6 11%	2 22%	8 13%	8 11%	6 20%	0 0	3 9%	7 10%	12 15%
TOTAL 'FRAUD'	22 11%	13 13%	9 10%	1 10%	5 7%	10 14%	7 13%	1 10%	5 7%	10 14%	2 8%	5 20%	4 10%	9 12%	10 12%



QC6. Which of the items below describe the problem with the banking service or with the credit provider you obtained it from?

Mark all that apply.

	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
<b>TOTAL</b>	196	24	113	59	32	85	25	14	27	12	126	59	26	164	172	7	17	7	179
<b>PROVISION OF LOAN/CREDIT CARD</b>																			
Loan or credit card not at all provided or only partially provided (e.g. impossible to use credit card)	28 14%	5 21%	11 10%	12 20%	4 13%	13 15%	4 17%	2 15%	2 6%	3 25%	20 16%	7 12%	3 12%	25 15%	26 15%	0 0	2 12%	1 16%	26 14%
<b>CUSTOMER SERVICE</b>																			
Poor customer service (e.g. unsatisfactory assistance)	54 27%	5 21%	38 34%	11 19%	7 22%	21 25%	9 36%	6 42%	8 32%	2 20%	37 30%	13 22%	11 42%	42 26%	50 29%	1 12%	4 21%	0 0	53 30%
<b>PRICING</b>																			
Unclear or complex pricing (e.g. different types of interest rate)	36 19%	6 25%	25 22%	6 10%	5 16%	15 17%	5 19%	2 15%	7 28%	2 17%	26 20%	8 13%	8 29%	28 17%	28 16%	3 48%	6 32%	1 14%	35 20%
<b>PAYMENTS</b>																			
Payments charged incorrect (e.g. charges not applied correctly, or I was overcharged)	31 16%	9 37%	14 13%	8 14%	6 19%	14 16%	4 16%	1 9%	4 14%	2 19%	20 16%	9 15%	2 7%	30 18%	30 17%	0 0	2 10%	1 14%	29 16%
Disproportionate fees applied for late payment	26 13%	4 16%	19 17%	3 4%	3 9%	13 15%	2 8%	2 13%	4 14%	3 21%	21 17%	3 6%	7 26%	19 11%	20 12%	2 31%	4 22%	0 0	26 14%
Problems with loan/credit repayment schedule	15 8%	2 9%	10 9%	3 5%	3 9%	6 7%	4 14%	1 6%	1 5%	0 0	8 7%	6 9%	2 8%	12 7%	15 9%	0 0	0 0	1 13%	14 8%
<b>MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES</b>																			

QC6. Which of the items below describe the problem with the banking service or with the credit provider you obtained it from?

Mark all that apply.

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
<b>TOTAL</b>	196	24	113	59	32	85	25	14	27	12	126	59	26	164	172	7	17	7	179
Misleading or incorrect indication of the costs of credit (e.g. hidden charges)	15 8%	2 9%	7 6%	6 10%	1 3%	6 7%	4 16%	0 0	3 11%	1 9%	11 9%	1 2%	3 11%	12 7%	10 6%	2 32%	3 16%	1 14%	14 8%
Advertising was misleading	7 4%	0 0	3 3%	4 7%	1 3%	4 5%	0 0	0 0	1 3%	1 11%	5 4%	2 4%	2 7%	6 3%	7 4%	0 0	1 5%	1 14%	6 4%
Received false advice when signing the contract/applying for the loan	9 5%	1 4%	3 3%	4 7%	0 0	5 6%	1 4%	0 0	1 4%	2 17%	7 6%	1 2%	1 4%	8 5%	7 4%	0 0	2 12%	0 0	9 5%
Was provided other services I didn't request	11 5%	0 0	7 7%	3 6%	0 0	7 8%	1 4%	2 13%	1 4%	0 0	6 4%	5 9%	1 4%	10 6%	10 6%	0 0	1 6%	0 0	11 6%
Was put under pressure when signing the contract, applying for or extending the loan (e.g. harassment or excessive advertising)	3 2%	0 0	2 2%	2 3%	0 0	2 2%	2 8%	0 0	0 0	0 0	3 3%	0 0	0 0	3 2%	3 2%	0 0	0 0	0 0	3 2%
<b>CONTRACTUAL ISSUES</b>																			
Missing or incomplete information in the contract (e.g. duration, conditions for termination, identity of the credit provider, etc.)	10 5%	1 4%	5 5%	4 7%	4 13%	2 2%	2 8%	1 9%	1 3%	0 0	8 7%	0 0	0 0	9 6%	8 5%	2 31%	0 0	0 0	9 5%
Contractual terms not provided, unfair or changed by credit provider without my consent (e.g. unexplained refusal to continue credit provision)	10 5%	2 9%	4 4%	3 5%	2 6%	6 7%	2 8%	0 0	0 0	0 0	8 6%	2 4%	2 8%	8 5%	8 5%	1 15%	1 6%	1 14%	9 5%

QC6. Which of the items below describe the problem with the banking service or with the credit provider you obtained it from?

Mark all that apply.

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
<b>TOTAL</b>	196	24	113	59	32	85	25	14	27	12	126	59	26	164	172	7	17	7	179
Could not withdraw within the 14 day cooling-off period after signing the contract	1 0	0 0	0 0	1 2%	0 0	1 1%	0 0	0 0	0 0	0 0	0 0	1 2%	0 0	1 1%	1 1%	0 0	0 0	0 0	1 1%
Problems with termination of my contract or early repayment	6 3%	0 0	3 3%	3 6%	2 6%	4 5%	0 0	0 0	0 0	0 0	5 4%	1 2%	0 0	6 4%	6 4%	0 0	0 0	1 14%	5 3%
<b>FRAUD</b>																			
Fraudulent use of credit card	22 11%	1 4%	12 11%	9 16%	4 12%	10 11%	3 12%	1 6%	4 14%	1 8%	8 6%	13 23%	0 0	22 13%	19 11%	1 9%	2 14%	1 14%	18 10%
Other problem	24 12%	2 9%	11 9%	11 19%	5 16%	10 12%	2 8%	4 28%	2 7%	1 10%	17 13%	5 9%	4 17%	19 12%	23 14%	0 0	1 3%	0 0	24 13%
Don't know	5 3%	0 0	4 4%	1 2%	1 3%	1 1%	0 0	0 0	2 6%	0 0	2 2%	3 4%	1 3%	2 1%	5 3%	0 0	0 0	0 0	3 2%
<b>TOTAL 'PROVISION OF LOAN/CREDIT CARD'</b>	28 14%	5 21%	11 10%	12 20%	4 13%	13 15%	4 17%	2 15%	2 6%	3 25%	20 16%	7 12%	3 12%	25 15%	26 15%	0 0	2 12%	1 16%	26 14%
<b>TOTAL 'CUSTOMER SERVICE'</b>	54 27%	5 21%	38 34%	11 19%	7 22%	21 25%	9 36%	6 42%	8 32%	2 20%	37 30%	13 22%	11 42%	42 26%	50 29%	1 12%	4 21%	0 0	53 30%
<b>TOTAL 'PRICING'</b>	36 19%	6 25%	25 22%	6 10%	5 16%	15 17%	5 19%	2 15%	7 28%	2 17%	26 20%	8 13%	8 29%	28 17%	28 16%	3 48%	6 32%	1 14%	35 20%
<b>TOTAL 'PAYMENTS'</b>	62	11	39	12	8	30	9	2	8	5	42	16	9	52	55	2	5	2	149

**CONSUMER DETRIMENT**

Socio-demographic tables

QC6. Which of the items below describe the problem with the banking service or with the credit provider you obtained it from?

Mark all that apply.

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	196	24	113	59	32	85	25	14	27	12	126	59	26	164	172	7	17	7	179
TOTAL PATIENTS	31%	45%	34%	21%	25%	36%	34%	17%	29%	40%	33%	27%	33%	32%	32%	31%	28%	27%	33%

QC6. Which of the items below describe the problem with the banking service or with the credit provider you obtained it from?

Mark all that apply.

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	196	24	113	59	32	85	25	14	27	12	126	59	26	164	172	7	17	7	179
TOTAL 'MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES'	35	3	19	12	2	17	5	2	5	5	26	7	5	30	27	2	6	2	33
	18%	13%	16%	21%	6%	20%	20%	13%	18%	37%	21%	12%	18%	18%	16%	32%	34%	28%	18%
TOTAL 'CONTRACTUAL ISSUES'	24	2	11	10	7	12	3	1	1	0	18	4	2	21	20	3	1	2	21
	12%	9%	10%	17%	22%	14%	12%	9%	3%	0	14%	7%	8%	13%	12%	46%	6%	28%	12%
TOTAL 'FRAUD'	22	1	12	9	4	10	3	1	4	1	8	13	0	22	19	1	2	1	18
	11%	4%	11%	16%	12%	11%	12%	6%	14%	8%	6%	23%	0	13%	11%	9%	14%	14%	10%

QC7A2. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the credit provider)? Mark 0 if you did not pay any over-/extra charges or hidden fees. If you are not sure, please give an estimate.

'The average is calculated based on all respondents who incurred over-/extra charges or hidden fees'

FILTER: ASK QC7A IF QC6 = 4 OR 5 OR 7 OR 16

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	86	39	47	6	29	28	22	6	29	28	13	10	13	30	43
EUR 0	19	10	8	1	6	7	5	1	6	7	3	2	0	6	13
	22%	27%	17%	19%	21%	24%	21%	19%	21%	24%	23%	19%	3%	19%	30%
EUR 1 - EUR 19	6	2	4	0	3	3	0	0	3	3	0	0	4	2	0
	7%	5%	8%	0	9%	12%	0	0	9%	12%	0	0	30%	7%	0
EUR 30 - EUR 99	4	1	3	0	2	1	1	0	2	1	1	0	1	3	0
	4%	2%	6%	0	6%	4%	3%	0	6%	4%	6%	0	6%	10%	0
EUR 100 - EUR 499	15	5	9	2	3	5	5	2	3	5	1	4	3	6	5
	17%	14%	19%	24%	10%	17%	24%	24%	10%	17%	8%	45%	23%	22%	12%
EUR 500 - EUR 999	8	3	5	0	3	2	3	0	3	2	2	1	0	2	6
	9%	8%	11%	0	11%	7%	14%	0	11%	7%	16%	10%	0	7%	14%
EUR 1000 - EUR more	2	2	0	0	2	0	0	0	2	0	0	0	0	1	1
	2%	5%	0	0	7%	0	0	0	7%	0	0	0	0	3%	2%
Don't Know	31	14	17	3	10	10	7	3	10	10	6	2	5	10	16
	36%	36%	36%	41%	35%	37%	34%	41%	35%	37%	47%	16%	38%	33%	37%
Average	392,3	619,9	243,8	133	641	246,7	300,5	133	641	246,7	419,5	229,3	120,9	355,9	579,3

QC7A2. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the credit provider)? Mark 0 if you did not pay any over-/extra charges or hidden fees.

If you are not sure, please give an estimate.

'The average is calculated based on all respondents who incurred over-/extra charges or hidden fees'

FILTER: ASK QC7A IF QC6 = 4 OR 5 OR 7 OR 16

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	86	15	45	25	12	38	11	6	11	7	63	17	13	72	74	3	8	2	82
EUR 0	19	4	9	6	4	5	2	2	3	2	13	6	2	17	17	0	2	0	19
	22%	27%	19%	24%	34%	13%	22%	36%	24%	31%	20%	35%	14%	23%	22%	0	25%	0	23%
EUR 1 - EUR 19	6	1	2	3	0	4	1	0	0	0	4	2	0	6	6	0	0	0	5
	7%	7%	5%	11%	0	12%	9%	8%	0	0	6%	13%	0	8%	8%	0	0	0	6%
EUR 30 - EUR 99	4	1	2	1	0	1	0	2	1	0	3	1	1	3	2	0	2	0	4
	4%	5%	4%	4%	0	3%	0	30%	7%	0	4%	5%	6%	4%	3%	0	22%	0	4%
EUR 100 - EUR 499	15	4	5	5	2	5	1	0	4	3	11	4	1	14	11	1	2	0	15
	17%	28%	12%	19%	17%	12%	9%	0	38%	37%	17%	23%	8%	19%	15%	35%	25%	0	18%
EUR 500 - EUR 999	8	3	2	3	1	6	0	0	1	0	6	1	1	7	6	1	1	0	8
	9%	21%	5%	12%	8%	16%	0	0	9%	0	10%	6%	8%	10%	8%	33%	12%	0	10%
EUR 1000 - EUR more	2	1	0	1	0	1	1	0	0	0	2	0	0	2	2	0	0	0	2
	2%	7%	0	4%	0	3%	9%	0	0	0	3%	0	0	3%	3%	0	0	0	2%
Don't Know	31	1	23	7	5	16	5	2	2	1	25	3	8	22	28	1	1	2	29
	36%	7%	51%	27%	41%	41%	50%	26%	14%	19%	39%	18%	64%	31%	38%	32%	16%	100%	35%
Average	392,3	487,2	228,3	493,2	404,6	504,7	691,1	59,5	209,9	172,1	488,6	156,8	456,4	386,9	406,6	520,4	247,5	0	406,8

QC7A1. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the credit provider)? Mark 0 if you did not pay any over-/extra charges or hidden. If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QC7A IF QC6 = 4 OR 5 OR 7 OR 16  
AVERAGE FOR ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	196	99	97	10	63	70	53	10	63	70	29	24	36	76	83
EUR 0	130	71	59	5	40	48	35	5	40	48	19	16	23	52	53
	66%	72%	60%	51%	64%	70%	67%	51%	64%	70%	67%	67%	64%	68%	64%
EUR 1 - EUR 19	6	2	4	0	3	3	0	0	3	3	0	0	4	2	0
	3%	2%	4%	0	4%	5%	0	0	4%	5%	0	0	11%	3%	0
EUR 30 - EUR 99	4	1	3	0	2	1	1	0	2	1	1	0	1	3	0
	2%	1%	3%	0	3%	1%	1%	0	3%	1%	3%	0	2%	4%	0
EUR 100 - EUR 499	15	5	9	2	3	5	5	2	3	5	1	4	3	6	5
	7%	5%	9%	15%	5%	7%	10%	15%	5%	7%	3%	18%	9%	8%	6%
EUR 500 - EUR 999	8	3	5	0	3	2	3	0	3	2	2	1	0	2	6
	4%	3%	5%	0	5%	3%	6%	0	5%	3%	7%	4%	0	3%	7%
EUR 1000 - EUR more	2	2	0	0	2	0	0	0	2	0	0	0	0	1	1
	1%	2%	0	0	3%	0	0	0	3%	0	0	0	0	1%	1%
Don't Know	31	14	17	3	10	10	7	3	10	10	6	2	5	10	16
	16%	14%	17%	25%	16%	15%	14%	25%	16%	15%	20%	7%	14%	13%	19%
Average	85,7	103,9	66,3	42,9	153,5	45,2	66,6	42,9	153,5	45,2	68,4	64,8	30,5	77,2	122,2



QC7A1. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the credit provider)? Mark 0 if you did not pay any over-/extra charges or hidden fees.

If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QC7A IF QC6 = 4 OR 5 OR 7 OR 16

AVERAGE FOR ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	196	24	113	59	32	85	25	14	27	12	126	59	26	164	172	7	17	7	179
EUR 0	130	13	76	39	24	52	17	10	18	7	75	49	15	109	114	3	11	5	116
	66%	54%	68%	67%	75%	61%	67%	72%	67%	59%	60%	82%	57%	66%	66%	52%	65%	72%	65%
EUR 1 - EUR 19	6	1	2	3	0	4	1	0	0	0	4	2	0	6	6	0	0	0	5
	3%	4%	2%	5%	0	5%	4%	3%	0	0	3%	4%	0	4%	3%	0	0	0	3%
EUR 30 - EUR 99	4	1	2	1	0	1	0	2	1	0	3	1	1	3	2	0	2	0	4
	2%	3%	2%	2%	0	1%	0	13%	3%	0	2%	1%	3%	2%	1%	0	10%	0	2%
EUR 100 - EUR 499	15	4	5	5	2	5	1	0	4	3	11	4	1	14	11	1	2	0	15
	7%	17%	5%	8%	6%	5%	4%	0	16%	22%	8%	6%	4%	8%	7%	17%	12%	0	8%
EUR 500 - EUR 999	8	3	2	3	1	6	0	0	1	0	6	1	1	7	6	1	1	0	8
	4%	13%	2%	5%	3%	7%	0	0	4%	0	5%	2%	4%	4%	4%	16%	6%	0	5%
EUR 1000 - EUR more	2	1	0	1	0	1	1	0	0	0	2	0	0	2	2	0	0	0	2
	1%	4%	0	2%	0	1%	4%	0	0	0	2%	0	0	1%	1%	0	0	0	1%
Don't Know	31	1	23	7	5	16	5	2	2	1	25	3	8	22	28	1	1	2	29
	16%	4%	20%	12%	16%	19%	21%	12%	6%	11%	20%	5%	32%	14%	16%	15%	8%	28%	16%
Average	85,7	213,2	34,5	119,3	45	125,2	105,4	11,2	59,4	58	123	21,8	71,2	91	82,9	199,2	74,4	0	94,2

QC9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	196	99	97	10	63	70	53	10	63	70	29	24	36	76	83
Cancelled the contract within the cooling-off period (14 days from when I signed up)	18 9%	10 10%	8 8%	1 11%	9 14%	4 6%	4 7%	1 11%	9 14%	4 6%	0 0	4 17%	4 11%	7 9%	7 9%
Terminated the contract	30 15%	14 14%	17 17%	0 0	11 18%	14 20%	5 10%	0 0	11 18%	14 20%	3 11%	2 8%	8 24%	13 17%	9 11%
Signed up to an alternative banking service	14 7%	11 11%	3 3%	1 10%	5 8%	6 8%	2 3%	1 10%	5 8%	6 8%	2 6%	0 0	3 9%	5 7%	5 6%
Withheld payment for the loan or credit card	9 4%	2 3%	6 6%	0 0	3 5%	4 5%	2 3%	0 0	3 5%	4 5%	2 6%	0 0	3 8%	3 4%	3 3%
Made a complaint to the credit provider	80 41%	40 41%	40 41%	1 9%	23 37%	28 41%	28 53%	1 9%	23 37%	28 41%	13 44%	15 63%	11 31%	27 36%	42 51%
Asked credit provider for refund of the money I paid	36 18%	16 16%	20 20%	1 9%	13 21%	13 18%	9 18%	1 9%	13 21%	13 18%	2 8%	7 29%	8 24%	14 18%	14 17%
Made a complaint to a government body or consumer organisation	7 3%	3 3%	4 4%	0 0	2 3%	4 6%	1 2%	0 0	2 3%	4 6%	1 3%	0 0	1 2%	2 3%	4 5%
Took the credit provider to an out-of-court dispute settlement /alternative dispute resolution body (ADR)	3 2%	1 1%	3 3%	2 15%	0 0	1 1%	1 2%	2 15%	0 0	1 1%	1 3%	0 0	1 2%	2 2%	1 1%
Took the credit provider to court	4 2%	1 1%	3 3%	0 0	1 2%	1 1%	2 4%	0 0	1 2%	1 1%	1 3%	1 4%	0 0	1 1%	3 4%

QC9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	196	99	97	10	63	70	53	10	63	70	29	24	36	76	83
Other action	20 10%	10 10%	11 11%	1 11%	9 13%	7 10%	3 6%	1 11%	9 13%	7 10%	2 6%	2 6%	4 12%	9 12%	7 8%
Have not taken any action	26 13%	12 12%	14 15%	3 32%	5 8%	11 15%	7 14%	3 32%	5 8%	11 15%	6 19%	2 7%	6 16%	9 12%	12 14%
Don't know	6 3%	5 5%	1 1%	1 11%	0 0	2 3%	3 5%	1 11%	0 0	2 3%	2 6%	1 3%	0 0	4 5%	0 0
TOTAL 'TOOK THE PROVIDER TO COURT OR TO AN OUT-OF COURT DISPUTE RESOLUTION BODY'	7 4%	2 2%	6 6%	2 15%	1 2%	2 2%	3 6%	2 15%	1 2%	2 2%	2 7%	1 4%	1 2%	3 3%	4 5%
TOTAL 'MADE A COMPLAINT TO A GOVERNMENT BODY OR CONSUMER ORGANISATION OR TOOK THE PROVIDER TO AN OUT-OF-COURT DISPUTE RESOLUTION BODY'	10 5%	3 3%	7 7%	2 15%	2 3%	5 7%	2 4%	2 15%	2 3%	5 7%	2 7%	0 0	1 4%	4 5%	5 6%
TOTAL 'AT LEAST ONE ACTION'	164 84%	82 83%	82 84%	6 57%	58 92%	57 82%	43 82%	6 57%	58 92%	57 82%	22 75%	22 90%	30 84%	63 83%	71 86%

QC9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	ACHIEVED EDUCATION				OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	196	24	113	59	32	85	25	14	27	12	126	59	26	164	172	7	17	7	179
Cancelled the contract within the cooling-off period (14 days from when I signed up)	18 9%	2 8%	11 10%	5 9%	2 6%	8 9%	2 8%	2 17%	4 15%	0 0	11 9%	4 7%	0 0	18 11%	14 8%	0 0	4 23%	0 0	18 10%
Terminated the contract	30 15%	4 17%	14 12%	12 21%	8 25%	12 14%	5 19%	1 8%	2 8%	2 16%	19 15%	11 18%	0 0	30 18%	28 16%	1 16%	2 9%	3 43%	27 15%
Signed up to an alternative banking service	14 7%	1 4%	7 6%	6 10%	4 12%	7 8%	1 4%	1 8%	0 0	0 0	8 6%	5 8%	0 0	14 8%	13 7%	0 0	1 5%	1 14%	12 6%
Withheld payment for the loan or credit card	9 4%	0 0	8 7%	1 2%	1 3%	3 4%	2 9%	0 0	0 0	2 19%	8 6%	0 0	0 0	9 5%	7 4%	1 12%	1 3%	0 0	7 4%
Made a complaint to the credit provider	80 41%	11 47%	45 40%	23 39%	16 50%	35 42%	6 25%	3 25%	14 52%	6 45%	53 42%	23 38%	0 0	80 49%	71 41%	2 26%	8 46%	2 28%	78 43%
Asked credit provider for refund of the money I paid	36 18%	5 21%	19 17%	12 20%	6 19%	12 15%	7 27%	2 17%	5 19%	3 28%	20 16%	14 23%	0 0	36 22%	32 18%	2 26%	3 15%	2 28%	33 18%
Made a complaint to a government body or consumer organisation	7 3%	0 0	2 2%	5 8%	0 0	5 6%	0 0	1 7%	1 4%	0 0	3 2%	4 7%	0 0	7 4%	7 4%	0 0	0 0	0 0	7 4%
Took the credit provider to an out-of-court dispute settlement /alternative dispute resolution body (ADR)	3 2%	0 0	2 2%	1 2%	0 0	1 1%	1 2%	0 0	0 0	2 13%	1 0	2 3%	0 0	3 2%	3 1%	1 9%	0 0	0 0	3 2%
Took the credit provider to court	4 2%	0 0	0 0	4 7%	0 0	3 4%	0 0	0 0	1 4%	0 0	2 2%	2 3%	0 0	4 2%	4 2%	0 0	0 0	0 0	4 2%

QC9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	196	24	113	59	32	85	25	14	27	12	126	59	26	164	172	7	17	7	179
Other action	20	2	7	11	0	10	2	2	3	2	14	6	0	20	18	1	1	1	17
	10%	8%	7%	18%	0	12%	8%	17%	12%	17%	11%	10%	0	12%	10%	14%	8%	16%	9%
Have not taken any action	26	4	20	3	2	13	4	4	2	1	22	5	26	0	23	1	3	0	26
	13%	16%	18%	5%	6%	15%	17%	28%	9%	8%	17%	8%	100%	0	13%	15%	15%	0	15%
Don't know	6	0	5	1	2	1	1	0	1	0	1	4	0	0	4	1	0	1	1
	3%	0	4%	2%	6%	1%	5%	0	3%	0	1%	6%	0	0	2%	17%	0	13%	1%
TOTAL 'TOOK THE PROVIDER TO COURT OR TO AN OUT-OF COURT DISPUTE RESOLUTION BODY'	7	0	2	5	0	4	1	0	1	2	3	4	0	7	7	1	0	0	7
	4%	0	2%	9%	0	5%	2%	0	4%	13%	2%	6%	0	4%	4%	9%	0	0	4%
TOTAL 'MADE A COMPLAINT TO A GOVERNMENT BODY OR CONSUMER ORGANISATION OR TOOK THE PROVIDER TO AN OUT-OF-COURT DISPUTE RESOLUTION BODY'	10	0	4	6	0	6	1	1	1	2	3	6	0	10	9	1	0	0	10
	5%	0	4%	10%	0	7%	2%	7%	4%	13%	3%	10%	0	6%	5%	9%	0	0	6%
TOTAL 'AT LEAST ONE ACTION'	164	20	88	55	28	71	20	10	23	11	103	51	0	164	145	5	15	6	152
	84%	84%	78%	94%	88%	84%	79%	72%	88%	92%	82%	86%	0	100%	85%	68%	85%	87%	85%

QC9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QC9BIS IF 'HAS NOT TAKEN ANY ACTION', QC9 = 11

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	26	12	14	3	5	11	7	3	5	11	6	2	6	9	12
I was unlikely to get a satisfactory solution to the problem I encountered	16 61%	4 36%	12 81%	3 100%	3 58%	4 38%	6 76%	3 100%	3 58%	4 38%	5 84%	1 49%	4 73%	6 65%	6 51%
The sums involved were too small	3 11%	3 23%	0 0	0 0	0 0	2 19%	1 11%	0 0	0 0	2 19%	0 0	1 49%	0 0	2 20%	1 8%
I did not know how or where to complain	3 12%	1 10%	2 14%	0 0	2 41%	1 10%	0 0	0 0	2 41%	1 10%	0 0	0 0	0 0	2 24%	1 9%
I was not sure of my rights as a consumer	1 3%	0 0	1 6%	0 0	0 0	0 0	1 12%	0 0	0 0	0 0	1 16%	0 0	0 0	0 0	1 8%
I thought it would take too long	2 7%	1 7%	1 7%	0 0	2 36%	0 0	0 0	0 0	2 36%	0 0	0 0	0 0	0 0	2 21%	0 0
I tried to complain about other problems in the past but was not successful	2 8%	1 8%	1 7%	0 0	0 0	1 9%	1 14%	0 0	0 0	1 9%	1 18%	0 0	1 18%	1 11%	0 0
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
The complaints procedure was too complicated	2 8%	1 9%	1 7%	0 0	0 0	2 19%	0 0	0 0	0 0	2 19%	0 0	0 0	0 0	1 11%	1 9%

QC9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QC9BIS IF 'HAS NOT TAKEN ANY ACTION', QC9 = 11

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	26	12	14	3	5	11	7	3	5	11	6	2	6	9	12
Credit provider fixed problem on its own initiative	1 4%	1 8%	0 0%	0 0%	0 0%	1 9%	0 0%	0 0%	0 0%	1 9%	0 0%	0 0%	0 0%	0 0%	1 8%
I have not had the time yet	1 3%	0 0%	1 6%	0 0%	0 0%	0 0%	1 11%	0 0%	0 0%	0 0%	0 0%	1 51%	0 0%	0 0%	1 7%
Other	3 10%	3 21%	0 0%	0 0%	1 20%	2 14%	0 0%	0 0%	1 20%	2 14%	0 0%	0 0%	1 9%	1 11%	1 9%
Don't know	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%

QC9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QC9BIS IF 'HAS NOT TAKEN ANY ACTION', QC9 = 11

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	26	4	20	3	2	13	4	4	2	1	22	5	26	0	23	1	3	0	26
I was unlikely to get a satisfactory solution to the problem I encountered	16 61%	3 72%	11 57%	2 71%	0	8 62%	2 48%	3 87%	2 65%	1 100%	14 65%	2 38%	16 61%	0	12 54%	1 100%	3 100%	0	16 61%
The sums involved were too small	3 11%	0	2 9%	1 35%	0	1 8%	1 24%	0	1 33%	0	3 13%	0	3 11%	0	2 9%	0	1 31%	0	3 11%
I did not know how or where to complain	3 12%	0	2 11%	1 36%	1 47%	1 8%	0 7%	0	0	1 100%	3 15%	0	3 12%	0	3 14%	0	0	0	3 12%
I was not sure of my rights as a consumer	1 3%	0	1 4%	0	0	0	1 21%	0	0	0	1 4%	0	1 3%	0	1 4%	0	0	0	1 3%
I thought it would take too long	2 7%	0	1 5%	1 36%	1 47%	1 8%	0	0	0	0	2 9%	0	2 7%	0	2 8%	0	0	0	2 7%
I tried to complain about other problems in the past but was not successful	2 8%	0	2 10%	0	0	2 15%	0	0	0	0	2 9%	0	2 8%	0	1 4%	1 100%	0	0	2 8%
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
The complaints procedure was too complicated	2 8%	0	2 10%	0	1 53%	1 8%	0	0	0	0	1 5%	1 23%	2 8%	0	2 9%	0	0	0	2 8%



QC9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QC9BIS IF 'HAS NOT TAKEN ANY ACTION', QC9 = 11

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	26	4	20	3	2	13	4	4	2	1	22	5	26	0	23	1	3	0	26
Credit provider fixed problem on its own initiative	1 4%	0	1 5%	0	0	1 7%	0	0	0	0	0	1 21%	1 4%	0	1 4%	0	0	0	1 4%
I have not had the time yet	1 3%	0	0	1 29%	0	0	0	0	1 35%	0	0	1 18%	1 3%	0	1 4%	0	0	0	1 3%
Other	3 10%	1 28%	2 8%	0	0	2 16%	0	1 13%	0	0	3 12%	0	3 10%	0	3 11%	0	0	0	3 10%
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QC10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the credit provider, going to an alternative dispute resolution body court, looking for an alternative etc.?

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	196	99	97	10	63	70	53	10	63	70	29	24	36	76	83
Less than 1 hour	17 9%	9 10%	7 7%	1 11%	6 10%	6 9%	3 6%	1 11%	6 10%	6 9%	2 8%	1 3%	4 12%	10 13%	3 4%
1 to 2 hours	32 16%	15 16%	17 17%	0 0	11 17%	10 15%	11 20%	0 0	11 17%	10 15%	5 17%	6 25%	3 9%	17 22%	12 14%
3 to 4 hours	37 19%	18 18%	19 20%	1 10%	13 21%	13 19%	9 17%	1 10%	13 21%	13 19%	5 16%	4 18%	3 8%	15 20%	18 22%
5 to 10 hours	21 11%	7 8%	13 14%	3 25%	6 9%	8 12%	4 7%	3 25%	6 9%	8 12%	2 7%	2 8%	6 18%	4 6%	10 12%
11 to 20 hours	14 7%	7 7%	6 6%	0 0	4 6%	7 10%	3 5%	0 0	4 6%	7 10%	2 7%	1 4%	2 7%	3 4%	8 10%
More than 20 hours	51 26%	29 29%	23 23%	2 21%	18 28%	17 25%	14 26%	2 21%	18 28%	17 25%	8 27%	6 26%	10 29%	15 20%	26 32%
No time lost	7 4%	3 3%	4 4%	0 0	1 2%	2 4%	4 7%	0 0	1 2%	2 4%	4 13%	0 0	3 9%	2 3%	2 2%
Don't remember	18 9%	10 10%	8 9%	3 33%	4 6%	5 7%	6 10%	3 33%	4 6%	5 7%	2 6%	4 16%	3 8%	9 12%	4 5%
Average	9,2	9,7	8,7	9,6	9	9,3	9,2	9,6	9	9,3	9,5	8,8	10,3	7,2	10,4
TOTAL 'AT LEAST SOME TIME LOST'	171 87%	86 87%	85 87%	7 67%	58 92%	62 89%	44 83%	7 67%	58 92%	62 89%	24 81%	20 84%	30 83%	64 85%	77 93%

1474

QC10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the credit provider, going to an alternative dispute resolution body or to court, looking for an alternative etc.?

	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL		
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	196	24	113	59	32	85	25	14	27	12	126	59	26	164	172	7	17	7	179
Less than 1 hour	17	3	9	4	3	8	2	1	1	2	13	3	3	14	15	0	2	1	14
	9%	12%	8%	6%	9%	9%	9%	6%	3%	17%	11%	6%	12%	8%	9%	0	10%	14%	8%
1 to 2 hours	32	1	19	12	7	15	1	2	8	0	13	18	4	28	27	1	4	2	28
	16%	4%	17%	21%	22%	17%	2%	12%	30%	0	10%	31%	14%	17%	16%	16%	21%	28%	15%
3 to 4 hours	37	5	21	11	6	18	6	1	3	2	26	11	4	33	35	1	1	1	34
	19%	21%	19%	18%	19%	21%	23%	6%	12%	16%	20%	19%	15%	20%	20%	12%	6%	16%	19%
5 to 10 hours	21	3	10	7	3	7	4	3	3	1	15	4	5	16	18	3	0	1	20
	11%	13%	9%	13%	9%	9%	15%	19%	11%	9%	12%	6%	18%	10%	11%	40%	0	14%	11%
11 to 20 hours	14	4	7	3	4	8	1	0	1	0	9	5	0	13	13	0	1	1	13
	7%	17%	6%	5%	12%	9%	4%	0	4%	0	7%	8%	0	8%	7%	0	6%	13%	7%
More than 20 hours	51	4	30	17	8	21	5	7	6	5	35	11	3	48	45	0	6	1	50
	26%	17%	27%	29%	25%	24%	18%	47%	23%	44%	28%	18%	11%	29%	26%	0	35%	14%	28%
No time lost	7	2	5	0	0	3	3	1	1	0	7	0	7	0	4	1	2	0	7
	4%	7%	5%	0	0	4%	11%	4%	3%	0	6%	0	27%	0	3%	15%	10%	0	4%
Don't remember	18	2	11	5	1	6	4	1	4	2	8	7	1	13	14	1	2	0	14
	9%	9%	10%	8%	3%	7%	17%	5%	14%	13%	7%	12%	3%	8%	8%	17%	12%	0	8%
Average	9,2	9,2	9,2	9,3	8,8	8,9	8,7	12,5	8,4	11,7	9,6	7,4	6,3	9,5	9,2	5,4	10,9	7	9,5
TOTAL 'AT LEAST SOME TIME LOST'	171	20	96	54	31	76	18	13	22	11	110	52	18	152	153	5	14	7	158
	87%	84%	85%	92%	97%	89%	72%	91%	83%	87%	88%	88%	70%	92%	89%	68%	78%	100%	88%

**CONSUMER DETRIMENT**

Socio-demographic tables

QC11. To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	196	99	97	10	63	70	53	10	63	70	29	24	36	76	83
Not at all only a little	14 7%	10 10%	4 4%	1 11%	5 8%	4 6%	3 5%	1 11%	5 8%	4 6%	1 3%	2 8%	4 12%	5 6%	5 6%
Moderately	30 15%	19 20%	11 11%	4 42%	12 19%	9 13%	5 9%	4 42%	12 19%	9 13%	2 8%	2 10%	10 28%	11 15%	9 11%
Quite a lot	83 42%	41 41%	42 43%	4 38%	25 40%	33 47%	21 39%	4 38%	25 40%	33 47%	13 46%	8 32%	13 37%	34 45%	35 42%
Extremely	67 34%	27 27%	40 41%	1 9%	20 32%	23 33%	23 44%	1 9%	20 32%	23 33%	12 41%	11 47%	8 23%	25 33%	34 41%
Don't know	3 1%	2 2%	1 1%	0 0%	0 0%	1 1%	2 3%	0 0%	0 0%	1 1%	1 3%	1 3%	0 0%	2 2%	0 0%
TOTAL 'A LITTLE / MODERATELY'	44 22%	29 30%	14 15%	6 53%	18 28%	13 19%	7 14%	6 53%	18 28%	13 19%	3 11%	4 18%	14 40%	16 21%	14 16%
TOTAL 'QUITE A LOT / EXTREMELY'	150 77%	68 68%	83 85%	5 47%	46 72%	56 80%	44 83%	5 47%	46 72%	56 80%	25 86%	19 79%	22 60%	58 77%	69 84%

QC11. To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

	ACHIEVED EDUCATION				OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	196	24	113	59	32	85	25	14	27	12	126	59	26	164	172	7	17	7	179
Not at all only a little	14	2	5	7	0	8	1	1	3	1	7	6	2	12	13	0	1	0	10
	7%	9%	4%	11%	0	9%	6%	4%	10%	10%	6%	10%	6%	7%	7%	0	6%	0	5%
Moderately	30	2	16	12	1	14	6	3	5	2	13	16	4	25	27	2	1	2	28
	15%	9%	14%	21%	3%	17%	23%	20%	17%	13%	10%	27%	16%	15%	16%	25%	7%	30%	16%
Quite a lot	83	11	50	22	21	32	12	5	8	5	57	22	16	65	69	3	11	3	77
	42%	46%	44%	37%	65%	38%	48%	35%	32%	41%	45%	37%	60%	40%	40%	43%	66%	42%	43%
Extremely	67	9	41	18	10	30	6	6	10	5	49	13	5	62	61	2	4	2	64
	34%	37%	36%	30%	31%	35%	24%	41%	38%	37%	39%	23%	18%	38%	36%	32%	22%	28%	36%
Don't know	3	0	2	1	0	1	0	0	1	0	0	2	0	0	2	0	0	0	0
	1%	0	1%	2%	0	1%	0	0	3%	0	0	3%	0	0	1%	0	0	0	0
TOTAL 'A LITTLE / MODERATELY'	44	4	21	19	1	22	7	3	7	3	20	22	6	37	40	2	2	2	38
	22%	17%	18%	32%	3%	26%	29%	24%	27%	22%	16%	38%	22%	22%	23%	25%	12%	30%	21%
TOTAL 'QUITE A LOT / EXTREMELY'	150	20	90	39	31	62	18	11	19	9	105	35	21	128	130	5	15	5	142
	77%	83%	80%	67%	97%	73%	71%	76%	70%	78%	84%	60%	78%	78%	76%	75%	88%	70%	79%

QC12A12. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the credit provider?

Please provide an estimate for the following possible cost items.

Extra costs for an alternative banking service in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred extra costs for an alternative banking service'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	196	99	97	10	63	70	53	10	63	70	29	24	36	76	83
EUR 0	72	41	31	5	27	28	13	5	27	28	8	5	17	28	27
	37%	42%	32%	43%	43%	40%	24%	43%	43%	40%	28%	20%	49%	37%	32%
EUR 1 - EUR 19	1	1	0	0	0	1	0	0	0	1	0	0	0	1	0
	1%	1%	0	0	0	1%	0	0	0	1%	0	0	0	1%	0
EUR 20 - EUR 99	7	3	4	1	4	2	0	1	4	2	0	0	2	2	3
	4%	3%	4%	11%	6%	3%	0	11%	6%	3%	0	0	5%	3%	4%
EUR 100 - EUR 499	6	5	1	0	2	3	1	0	2	3	1	0	1	4	1
	3%	5%	1%	0	3%	4%	2%	0	3%	4%	3%	0	3%	5%	1%
EUR 500 or more	3	2	1	0	1	1	1	0	1	1	1	0	2	1	0
	2%	2%	1%	0	2%	1%	2%	0	2%	1%	3%	0	5%	2%	0
Not relevant	72	30	42	2	23	23	24	2	23	23	11	13	9	27	35
	37%	30%	44%	20%	37%	33%	45%	20%	37%	33%	36%	55%	25%	36%	42%
Don't remember	35	17	17	3	6	12	14	3	6	12	8	6	5	12	17
	18%	18%	18%	25%	9%	17%	27%	25%	9%	17%	29%	25%	15%	15%	21%
Average	960,9	248,2	2091	40	1908	290,9	296,7	40	1908	290,9	296,7	0	449,2	1640	93,7

QC12A12. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the credit provider?

Please provide an estimate for the following possible cost items.

Extra costs for an alternative banking service in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred extra costs for an alternative banking service'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	196	24	113	59	32	85	25	14	27	12	126	59	26	164	172	7	17	7	179
EUR 0	72	8	35	28	3	35	11	9	10	5	50	21	12	59	62	5	5	3	67
	37%	34%	31%	48%	9%	42%	43%	62%	36%	39%	40%	36%	47%	36%	36%	70%	30%	44%	38%
EUR 1 - EUR 19	1	1	0	0	0	0	1	0	0	0	1	0	0	1	1	0	0	0	1
	1%	4%	0	0	0	0	4%	0	0	0	1%	0	0	1%	1%	0	0	0	1%
EUR 20 - EUR 99	7	0	6	1	1	4	0	2	0	0	4	4	0	7	6	0	1	0	7
	4%	0	5%	2%	3%	5%	0	16%	0	0	3%	6%	0	4%	4%	0	6%	0	4%
EUR 100 - EUR 499	6	2	2	2	1	3	2	0	0	0	5	1	1	5	5	0	1	0	6
	3%	8%	2%	3%	3%	4%	8%	0	0	0	4%	2%	4%	3%	3%	0	6%	0	3%
EUR 500 or more	3	0	3	0	1	1	0	0	0	1	3	0	0	3	3	0	0	0	3
	2%	0	3%	0	3%	1%	0	0	0	11%	2%	0	0	2%	2%	0	0	0	2%
Not relevant	72	11	39	22	19	29	8	2	12	3	39	26	7	63	64	2	6	3	64
	37%	45%	35%	38%	60%	34%	31%	11%	45%	24%	31%	43%	25%	38%	37%	30%	36%	42%	35%
Don't remember	35	2	28	5	7	13	4	2	5	3	24	8	6	27	30	0	4	1	31
	18%	8%	25%	9%	21%	15%	14%	12%	18%	25%	19%	14%	24%	16%	18%	0	22%	14%	17%
Average	960,9	135,4	1433	132	211,7	252,9	135,4	66,9	0	10000	1300	41,7	299	1001	1061	0	199,2	0	960,9

QC12A22. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the credit provider?

Please provide an estimate for the following possible cost items.

Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs related to court proceedings'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	196	99	97	10	63	70	53	10	63	70	29	24	36	76	83
EUR 0	84	47	37	6	32	28	18	6	32	28	12	6	19	34	31
	43%	48%	38%	54%	51%	40%	34%	54%	51%	40%	42%	24%	53%	45%	37%
EUR 20 - EUR 99	1	1	0	0	1	0	0	0	1	0	0	0	0	1	0
	1%	1%	0	0	2%	0	0	0	2%	0	0	0	0	1%	0
EUR 100 - EUR 499	3	1	2	0	0	2	1	0	0	2	1	0	1	0	2
	1%	1%	2%	0	0	3%	2%	0	0	3%	3%	0	2%	0	2%
EUR 500 or more	2	1	1	0	0	1	1	0	0	1	0	1	0	1	1
	1%	1%	1%	0	0	2%	2%	0	0	2%	0	4%	0	1%	1%
Not relevant	80	38	42	2	25	30	23	2	25	30	10	13	11	30	37
	41%	39%	43%	20%	40%	43%	43%	20%	40%	43%	33%	55%	30%	40%	45%
Don't remember	27	10	16	3	5	9	10	3	5	9	6	4	5	9	12
	14%	11%	17%	25%	8%	13%	19%	25%	8%	13%	22%	16%	15%	12%	15%
Average	340,3	313,2	366,7	0	80	429	349,4	0	80	429	100	600	150	371,3	366,7



QC12A22. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the credit provider?

Please provide an estimate for the following possible cost items.

Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs related to court proceedings'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	196	24	113	59	32	85	25	14	27	12	126	59	26	164	172	7	17	7	179
EUR 0	84	10	45	27	5	40	13	9	10	7	59	24	13	69	73	5	6	3	79
	43%	42%	40%	47%	16%	48%	51%	62%	36%	59%	47%	40%	51%	42%	42%	70%	36%	44%	44%
EUR 20 - EUR 99	1	1	0	0	0	1	0	0	0	0	1	0	0	1	1	0	0	0	1
	1%	4%	0	0	0	1%	0	0	0	0	1%	0	0	1%	1%	0	0	0	1%
EUR 100 - EUR 499	3	0	0	3	0	3	0	0	0	0	2	0	0	3	3	0	0	0	3
	1%	0	0	5%	0	3%	0	0	0	0	1%	0	0	2%	2%	0	0	0	2%
EUR 500 or more	2	1	0	1	0	0	0	1	1	0	2	0	0	2	1	0	1	0	2
	1%	4%	0	2%	0	0	0	8%	4%	0	2%	0	0	1%	1%	0	6%	0	1%
Not relevant	80	12	44	24	23	33	7	3	12	3	43	30	7	70	73	1	6	4	71
	41%	49%	39%	41%	73%	38%	28%	18%	45%	24%	34%	51%	25%	42%	42%	17%	36%	56%	39%
Don't remember	27	0	23	3	4	8	5	2	4	2	19	5	6	19	21	1	4	0	24
	14%	0	21%	5%	12%	10%	21%	12%	15%	17%	15%	9%	24%	12%	12%	12%	22%	0	13%
Average	340,3	331,5	0	345	0	184,8	0	650	600	0	388,7	0	0	340,3	288,5	0	600	0	340,3

QC12A32. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the credit provider?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred other extra costs'

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	196	99	97	10	63	70	53	10	63	70	29	24	36	76	83
EUR 0	54	33	20	4	18	21	11	4	18	21	7	4	16	25	14
	27%	34%	21%	38%	29%	30%	21%	38%	29%	30%	24%	16%	43%	32%	17%
EUR 1 - EUR 9	2	1	1	0	1	1	0	0	1	1	0	0	0	0	2
	1%	1%	1%	0	2%	1%	0	0	2%	1%	0	0	0	0	2%
EUR 10 - EUR 29	20	11	9	2	6	7	5	2	6	7	4	1	2	3	15
	10%	11%	9%	17%	10%	10%	9%	17%	10%	10%	14%	4%	5%	4%	18%
EUR 30 - EUR 99	11	5	6	0	4	3	4	0	4	3	3	1	4	3	4
	6%	5%	6%	0	6%	5%	8%	0	6%	5%	10%	4%	10%	4%	5%
EUR 100 or more	7	4	3	0	4	3	0	0	4	3	0	0	1	5	1
	4%	4%	3%	0	7%	4%	0	0	7%	4%	0	0	2%	7%	1%
Not relevant	70	30	40	1	27	21	21	1	27	21	8	13	9	31	30
	36%	31%	41%	9%	43%	30%	39%	9%	43%	30%	26%	55%	25%	41%	36%
Don't remember	33	15	18	4	3	14	12	4	3	14	7	5	5	9	17
	17%	15%	19%	36%	5%	20%	23%	36%	5%	20%	25%	21%	15%	11%	20%
Average	92,5	140,8	40,2	20	74,7	159,6	31,4	20	74,7	159,6	30,2	35,7	103,8	186	41,5

QC12A32. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the credit provider?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred other extra costs'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	196	24	113	59	32	85	25	14	27	12	126	59	26	164	172	7	17	7	179
EUR 0	54	8	25	21	2	27	11	5	6	4	31	22	11	42	48	3	3	2	50
	27%	34%	22%	35%	6%	31%	43%	38%	21%	30%	25%	37%	40%	26%	28%	40%	18%	30%	28%
EUR 1 - EUR 9	2	0	0	1	1	1	0	0	0	0	2	0	0	2	1	0	1	0	2
	1%	0	0	2%	3%	1%	0	0	0	0	2%	0	0	1%	1%	0	6%	0	1%
EUR 10 - EUR 29	20	1	12	7	4	9	2	2	2	1	17	1	2	18	18	1	1	1	19
	10%	4%	11%	12%	13%	11%	8%	12%	7%	8%	14%	1%	7%	11%	10%	14%	6%	14%	10%
EUR 30 - EUR 99	11	3	5	3	1	6	1	0	2	1	9	2	1	10	9	1	1	0	11
	6%	13%	4%	5%	3%	7%	4%	0	8%	9%	7%	4%	4%	6%	5%	17%	6%	0	6%
EUR 100 or more	7	0	5	2	1	2	0	3	0	1	7	0	0	7	7	0	0	0	7
	4%	0	4%	4%	3%	2%	0	20%	0	11%	6%	0	0	4%	4%	0	0	0	4%
Not relevant	70	11	39	20	18	29	7	3	12	2	37	28	7	62	64	0	6	3	63
	36%	45%	34%	35%	57%	34%	27%	18%	45%	16%	29%	46%	25%	37%	37%	0	36%	42%	35%
Don't remember	33	1	27	5	5	12	5	2	5	3	23	7	6	24	25	2	5	1	27
	17%	4%	24%	9%	15%	14%	18%	12%	19%	25%	19%	12%	24%	14%	15%	30%	28%	14%	15%
Average	92,5	51,5	56,2	174,7	36,1	73,9	31,6	359,5	37,8	68,3	100,9	40,9	27,4	97,4	100,9	47,4	27	13	94,6

QC12AT2. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who incurred costs trying to sort out the problem'

INDICATE TOTAL AMOUNT

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	196	99	97	10	63	70	53	10	63	70	29	24	36	76	83
EUR 0	63	38	25	4	19	25	15	4	19	25	10	5	13	28	19
	32%	38%	26%	37%	30%	36%	28%	37%	30%	36%	34%	20%	37%	37%	23%
EUR 1 - EUR 19	15	10	5	0	4	8	3	0	4	8	3	0	0	2	13
	8%	10%	5%	0%	6%	12%	6%	0%	6%	12%	10%	0%	0%	3%	16%
EUR 20 - EUR 99	21	9	12	3	10	5	3	3	10	5	1	2	5	7	9
	11%	9%	13%	28%	15%	8%	6%	28%	15%	8%	4%	9%	15%	9%	11%
EUR 100 - EUR 499	11	7	5	0	5	5	2	0	5	5	2	0	2	6	4
	5%	7%	5%	0%	8%	7%	4%	0%	8%	7%	7%	0%	5%	8%	5%
EUR 500 or more	6	3	2	0	1	2	2	0	1	2	1	1	2	2	1
	3%	3%	2%	0%	2%	3%	4%	0%	2%	3%	3%	4%	5%	3%	1%
Not relevant	60	26	35	1	22	18	19	1	22	18	7	12	9	25	26
	31%	26%	35%	9%	35%	26%	36%	9%	35%	26%	23%	51%	25%	33%	31%
Don't remember	21	7	14	3	2	7	9	3	2	7	5	4	5	6	10
	11%	8%	14%	25%	3%	10%	18%	25%	3%	10%	19%	16%	15%	8%	12%
Average	423,3	227,7	650,7	28,1	763,9	274,4	156,4	28,1	763,9	274,4	128,9	219,8	315,8	1.028,70	88,2

QC12AT2. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who incurred costs trying to sort out the problem'

INDICATE TOTAL AMOUNT

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	196	24	113	59	32	85	25	14	27	12	126	59	27	170	172	7	17	7	179
EUR 0	63	7	36	19	7	27	14	4	7	5	39	22	50	10	55	5	3	3	55
	32%	29%	32%	33%	22%	31%	55%	29%	25%	39%	31%	37%	30%	37%	32%	69%	18%	43%	31%
EUR 1 - EUR 19	15	1	8	5	4	7	1	1	1	1	14	0	15	0	13	1	1	1	14
	8%	4%	7%	9%	13%	8%	4%	7%	3%	8%	11%	0%	9%	0%	8%	14%	6%	14%	8%
EUR 20 - EUR 99	21	3	12	6	1	12	1	3	3	1	16	6	18	3	18	1	2	0	21
	11%	13%	11%	10%	3%	14%	4%	21%	12%	9%	12%	9%	11%	11%	10%	17%	12%	0%	12%
EUR 100 - EUR 499	11	2	4	6	1	7	2	2	0	0	10	1	11	1	11	0	1	0	12
	5%	8%	3%	10%	3%	8%	8%	13%	0%	0%	8%	2%	6%	4%	6%	0%	6%	0%	6%
EUR 500 or more	6	1	3	1	1	1	0	1	1	1	5	0	5	0	4	0	1	0	5
	3%	4%	3%	2%	3%	1%	0%	8%	4%	11%	4%	0%	3%	0%	2%	0%	6%	0%	3%
Not relevant	60	10	32	18	16	25	5	2	11	2	29	26	52	7	55	0	5	3	54
	31%	41%	28%	31%	51%	29%	19%	11%	42%	16%	23%	43%	31%	25%	32%	0%	30%	42%	30%
Don't remember	21	0	18	3	2	7	3	2	4	2	13	5	14	6	16	0	4	0	19
	11%	0%	16%	5%	5%	8%	10%	12%	15%	17%	11%	9%	8%	24%	10%	0%	22%	0%	11%
Average	423,3	180	637	224,5	127,1	149,9	124,9	369,7	147,9	#####	494,3	47,7	448,3	98,2	463	47,4	214,1	13	431,1

QC12A11. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the credit provider?

Please provide an estimate for the following possible cost items.

Extra costs for an alternative banking service in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	196	99	97	10	63	70	53	10	63	70	29	24	36	76	83
EUR 0	144	71	73	7	50	51	37	7	50	51	19	18	26	55	62
	73%	72%	75%	63%	79%	73%	69%	63%	79%	73%	64%	75%	73%	73%	74%
EUR 1 - EUR 19	1	1	0	0	0	1	0	0	0	1	0	0	0	1	0
	1%	1%	0	0	0	1%	0	0	0	1%	0	0	0	1%	0
EUR 20 - EUR 99	7	3	4	1	4	2	0	1	4	2	0	0	2	2	3
	4%	3%	4%	11%	6%	3%	0	11%	6%	3%	0	0	5%	3%	4%
EUR 100 - EUR 499	6	5	1	0	2	3	1	0	2	3	1	0	1	4	1
	3%	5%	1%	0	3%	4%	2%	0	3%	4%	3%	0	3%	5%	1%
EUR 500 or more	3	2	1	0	1	1	1	0	1	1	1	0	2	1	0
	2%	2%	1%	0	2%	1%	2%	0	2%	1%	3%	0	5%	2%	0
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	35	17	17	3	6	12	14	3	6	12	8	6	5	12	17
	18%	18%	18%	25%	9%	17%	27%	25%	9%	17%	29%	25%	15%	15%	21%
Average	102,9	32,3	175	6,1	243,4	34,2	15,2	6,1	243,4	34,2	28,6	0	64,8	222,8	6

QC12A11. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the credit provider?

Please provide an estimate for the following possible cost items.

Extra costs for an alternative banking service in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	196	24	113	59	32	85	25	14	27	12	126	59	26	164	172	7	17	7	179
EUR 0	144	19	74	50	22	64	19	10	22	8	89	47	19	121	126	7	11	6	131
	73%	79%	66%	86%	69%	76%	74%	72%	82%	64%	71%	79%	72%	74%	74%	100%	66%	86%	73%
EUR 1 - EUR 19	1	1	0	0	0	0	1	0	0	0	1	0	0	1	1	0	0	0	1
	1%	4%	0	0	0	0	4%	0	0	0	1%	0	0	1%	1%	0	0	0	1%
EUR 20 - EUR 99	7	0	6	1	1	4	0	2	0	0	4	4	0	7	6	0	1	0	7
	4%	0	5%	2%	3%	5%	0	16%	0	0	3%	6%	0	4%	4%	0	6%	0	4%
EUR 100 - EUR 499	6	2	2	2	1	3	2	0	0	0	5	1	1	5	5	0	1	0	6
	3%	8%	2%	3%	3%	4%	8%	0	0	0	4%	2%	4%	3%	3%	0	6%	0	3%
EUR 500 or more	3	0	3	0	1	1	0	0	0	1	3	0	0	3	3	0	0	0	3
	2%	0	3%	0	3%	1%	0	0	0	11%	2%	0	0	2%	2%	0	0	0	2%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	35	2	28	5	7	13	4	2	5	3	24	8	6	27	30	0	4	1	31
	18%	8%	25%	9%	21%	15%	14%	12%	18%	25%	19%	14%	24%	16%	18%	0	22%	14%	17%
Average	102,9	18,7	185,9	8	25,5	27,1	18,9	12	0	1481	162,3	3,8	14,7	118,7	114,7	0	29,6	0	112,2

QC12A21. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the credit provider?

Please provide an estimate for the following possible cost items.

Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	196	99	97	10	63	70	53	10	63	70	29	24	36	76	83
EUR 0	164	86	78	8	58	58	41	8	58	58	22	19	30	64	68
	83%	87%	80%	75%	91%	83%	77%	75%	91%	83%	75%	79%	83%	85%	82%
EUR 20 - EUR 99	1	1	0	0	1	0	0	0	1	0	0	0	0	1	0
	1%	1%	0	0	2%	0	0	0	2%	0	0	0	0	1%	0
EUR 100 - EUR 499	3	1	2	0	0	2	1	0	0	2	1	0	1	0	2
	1%	1%	2%	0	0	3%	2%	0	0	3%	3%	0	2%	0	2%
EUR 500 or more	2	1	1	0	0	1	1	0	0	1	0	1	0	1	1
	1%	1%	1%	0	0	2%	2%	0	0	2%	0	4%	0	1%	1%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	27	10	16	3	5	9	10	3	5	9	6	4	5	9	12
	14%	11%	17%	25%	8%	13%	19%	25%	8%	13%	22%	16%	15%	12%	15%
Average	11,9	10,3	13,6	0	1,4	20,5	16,1	0	1,4	20,5	4,4	29,6	3,7	12,1	15,5



QC12A21. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the credit provider?

Please provide an estimate for the following possible cost items.

Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	196	24	113	59	32	85	25	14	27	12	126	59	26	164	172	7	17	7	179
EUR 0	164	22	89	52	28	73	20	11	22	10	102	54	20	139	145	6	12	7	149
	83%	91%	79%	88%	88%	86%	79%	80%	81%	83%	81%	91%	76%	85%	85%	88%	72%	100%	83%
EUR 20 - EUR 99	1	1	0	0	0	1	0	0	0	0	1	0	0	1	1	0	0	0	1
	1%	4%	0	0	0	1%	0	0	0	0	1%	0	0	1%	1%	0	0	0	1%
EUR 100 - EUR 499	3	0	0	3	0	3	0	0	0	0	2	0	0	3	3	0	0	0	3
	1%	0	0	5%	0	3%	0	0	0	0	1%	0	0	2%	2%	0	0	0	2%
EUR 500 or more	2	1	0	1	0	0	0	1	1	0	2	0	0	2	1	0	1	0	2
	1%	4%	0	2%	0	0	0	8%	4%	0	2%	0	0	1%	1%	0	6%	0	1%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	27	0	23	3	4	8	5	2	4	2	19	5	6	19	21	1	4	0	24
	14%	0	21%	5%	12%	10%	21%	12%	15%	17%	15%	9%	24%	12%	12%	12%	22%	0	13%
Average	11,9	28,2	0	24,1	0	9,2	0	58,1	26,1	0	18	0	0	13,9	9,5	0	43,9	0	13

QC12A31. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the credit provider?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	196	99	97	10	63	70	53	10	63	70	29	24	36	76	83
EUR 0	124	64	60	5	46	42	32	5	46	42	15	17	24	56	44
	63%	64%	62%	47%	72%	60%	60%	47%	72%	60%	51%	71%	68%	74%	53%
EUR 1 - EUR 9	2	1	1	0	1	1	0	0	1	1	0	0	0	0	2
	1%	1%	1%	0	2%	1%	0	0	2%	1%	0	0	0	0	2%
EUR 10 - EUR 29	20	11	9	2	6	7	5	2	6	7	4	1	2	3	15
	10%	11%	9%	17%	10%	10%	9%	17%	10%	10%	14%	4%	5%	4%	18%
EUR 30 - EUR 99	11	5	6	0	4	3	4	0	4	3	3	1	4	3	4
	6%	5%	6%	0	6%	5%	8%	0	6%	5%	10%	4%	10%	4%	5%
EUR 100 or more	7	4	3	0	4	3	0	0	4	3	0	0	1	5	1
	4%	4%	3%	0	7%	4%	0	0	7%	4%	0	0	2%	7%	1%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	33	15	18	4	3	14	12	4	3	14	7	5	5	9	17
	17%	15%	19%	36%	5%	20%	23%	36%	5%	20%	25%	21%	15%	11%	20%
Average	22,5	34,4	9,7	5,3	18,4	40,4	6,9	5,3	18,4	40,4	9,6	3,8	21,2	31,5	13,9

QC12A31. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the credit provider?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	196	24	113	59	32	85	25	14	27	12	126	59	26	164	172	7	17	7	179
EUR 0	124	19	64	41	20	55	18	8	18	6	67	50	17	104	112	3	9	5	113
	63%	79%	57%	70%	63%	65%	70%	56%	66%	46%	54%	83%	65%	63%	65%	40%	55%	72%	63%
EUR 1 - EUR 9	2	0	0	1	1	1	0	0	0	0	2	0	0	2	1	0	1	0	2
	1%	0	0	2%	3%	1%	0	0	0	0	2%	0	0	1%	1%	0	6%	0	1%
EUR 10 - EUR 29	20	1	12	7	4	9	2	2	2	1	17	1	2	18	18	1	1	1	19
	10%	4%	11%	12%	13%	11%	8%	12%	7%	8%	14%	1%	7%	11%	10%	14%	6%	14%	10%
EUR 30 - EUR 99	11	3	5	3	1	6	1	0	2	1	9	2	1	10	9	1	1	0	11
	6%	13%	4%	5%	3%	7%	4%	0	8%	9%	7%	4%	4%	6%	5%	17%	6%	0	6%
EUR 100 or more	7	0	5	2	1	2	0	3	0	1	7	0	0	7	7	0	0	0	7
	4%	0	4%	4%	3%	2%	0	20%	0	11%	6%	0	0	4%	4%	0	0	0	4%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	33	1	27	5	5	12	5	2	5	3	23	7	6	24	25	2	5	1	27
	17%	4%	24%	9%	15%	14%	18%	12%	19%	25%	19%	12%	24%	14%	15%	30%	28%	14%	15%
Average	22,5	9,3	14,3	41,5	9,4	17,9	4,6	132,9	7,1	26,1	34,4	2,2	3,8	25,6	23,9	20,6	6,5	2,1	24,1

QC12AT1. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

INDICATE TOTAL AMOUNT

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	196	99	97	10	63	70	53	10	63	70	29	24	36	76	83
EUR 0	117	63	60	5	42	43	34	5	42	43	17	17	22	53	46
	60%	64%	61%	47%	66%	61%	63%	47%	66%	61%	57%	71%	61%	70%	55%
EUR 1 - EUR 19	15	10	5	0	4	8	3	0	4	8	3	0	0	2	13
	8%	10%	5%	0%	6%	12%	6%	0%	6%	12%	10%	0%	0%	3%	16%
EUR 20 - EUR 99	21	9	12	3	10	5	3	3	10	5	1	2	5	7	9
	11%	9%	13%	28%	15%	8%	6%	28%	15%	8%	4%	9%	15%	9%	11%
EUR 100 - EUR 499	11	7	5	0	5	5	2	0	5	5	2	0	2	6	4
	5%	7%	5%	0%	8%	7%	4%	0%	8%	7%	7%	0%	5%	8%	5%
EUR 500 or more	6	3	2	0	1	2	2	0	1	2	1	1	2	2	1
	3%	3%	2%	0%	2%	3%	4%	0%	2%	3%	3%	4%	5%	3%	1%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		31%	45%	9%	40%	34%	34%	9%	40%	34%	40%	51%	30%	37%	42%
Don't remember	21	7	14	3	2	7	9	3	2	7	5	4	5	6	10
	11%	8%	14%	25%	3%	10%	18%	25%	3%	10%	19%	16%	15%	8%	12%
Average	127,3	70,6	189,1	10,6	247,7	87,2	35,8	10,6	247,7	87,2	38	33,2	89,7	245,7	33,1

QC12AT1. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

INDICATE TOTAL AMOUNT

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	196	24	113	59	32	85	25	14	27	12	126	59	26	164	172	7	17	7	179
EUR 0	117	17	68	38	23	51	19	6	18	7	68	48	102	16	110	5	8	6	108
	60%	70%	60%	64%	72%	60%	74%	40%	66%	55%	54%	80%	62%	61%	64%	69%	49%	86%	60%
EUR 1 - EUR 19	15	1	8	5	4	7	1	1	1	1	14	0	15	0	13	1	1	1	14
	8%	4%	7%	9%	13%	8%	4%	7%	3%	8%	11%	0%	9%	0%	8%	14%	6%	14%	8%
EUR 20 - EUR 99	21	3	12	6	1	12	1	3	3	1	16	6	18	3	18	1	2	0	21
	11%	13%	11%	10%	3%	14%	4%	21%	12%	9%	12%	9%	11%	11%	10%	17%	12%	0%	12%
EUR 100 - EUR 499	11	2	4	6	1	7	2	2	0	0	10	1	11	1	11	0	1	0	12
	5%	8%	3%	10%	3%	8%	8%	13%	0%	0%	8%	2%	6%	4%	6%	0%	6%	0%	6%
EUR 500 or more	6	1	3	1	1	1	0	1	1	1	5	0	5	0	4	0	1	0	5
	3%	4%	3%	2%	3%	1%	0%	8%	4%	11%	4%	0%	3%	0%	2%	0%	6%	0%	3%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		45%	34%	43%	60%	39%	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	21	0	18	3	2	7	3	2	4	2	13	5	14	6	16	0	4	0	19
	11%	0%	16%	5%	5%	8%	10%	12%	15%	17%	11%	9%	8%	24%	10%	0%	22%	0%	11%
Average	127,3	54,3	179,5	71,8	29,7	51	22,4	203,1	32,9	#####	195	5,7	145,8	18,5	136,2	14,5	79,6	1,8	139,3

QC13. Taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress, would you sign up to this banking service again?

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	196	99	97	10	63	70	53	10	63	70	29	24	36	76	83
Yes	65	37	28	4	17	26	18	4	17	26	8	10	9	28	28
	33%	38%	29%	43%	27%	37%	34%	43%	27%	37%	27%	42%	26%	37%	34%
No	110	53	57	5	41	37	27	5	41	37	16	11	26	39	44
	56%	53%	59%	46%	64%	53%	52%	46%	64%	53%	56%	46%	71%	51%	54%
Don't know	21	9	12	1	5	7	8	1	5	7	5	3	1	9	10
	11%	9%	12%	11%	8%	11%	15%	11%	8%	11%	17%	12%	3%	12%	12%

QC13. Taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress, would you sign up to this banking service again?

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	196	24	113	59	32	85	25	14	27	12	126	59	26	164	172	7	17	7	179
Yes	65	6	33	27	15	26	6	3	11	5	35	28	7	58	58	2	5	3	57
	33%	25%	29%	45%	47%	30%	25%	21%	41%	38%	28%	48%	25%	35%	34%	36%	30%	43%	32%
No	110	18	64	27	13	48	17	10	13	8	76	25	16	92	94	3	12	4	103
	56%	75%	56%	46%	40%	57%	66%	70%	48%	62%	61%	42%	60%	56%	55%	46%	70%	57%	57%
Don't know	21	0	16	5	4	11	2	1	3	0	15	6	4	14	20	1	0	0	19
	11%	0	14%	9%	13%	13%	9%	9%	10%	0	12%	10%	15%	9%	12%	17%	0	0	11%

QC14. Which of these, if any, has the credit provider done so far in response to the problem?

Mark all that apply.

FILTER: ASK QC14 IF QC9 = CODES 1 TO 10

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	164	82	82	6	58	57	43	6	58	57	22	22	30	63	71
Agreed to cancel the contract within the cooling-off period of 14 days	18 11%	11 13%	8 9%	1 17%	9 15%	6 11%	2 5%	1 17%	9 15%	6 11%	0 0%	2 9%	4 14%	7 11%	7 10%
Acknowledged problem	45 27%	27 33%	18 22%	3 57%	13 23%	18 31%	11 25%	3 57%	13 23%	18 31%	6 29%	5 22%	9 30%	17 27%	19 27%
Investigating problem	35 21%	18 22%	16 20%	0 0%	10 18%	9 16%	16 36%	0 0%	10 18%	9 16%	11 51%	5 21%	3 10%	14 22%	18 25%
Gave a satisfactory explanation	29 18%	15 18%	15 18%	2 26%	11 19%	8 14%	9 20%	2 26%	11 19%	8 14%	3 13%	6 27%	5 16%	12 19%	13 18%
Gave an unsatisfactory explanation	33 20%	15 18%	18 22%	0 0%	13 22%	10 17%	11 25%	0 0%	13 22%	10 17%	6 27%	5 23%	6 19%	11 17%	16 23%
Agreed on termination of the contract, early credit repayment or rearrangement of credit payments	15 9%	7 8%	8 10%	0 0%	3 6%	6 10%	6 14%	0 0%	3 6%	6 10%	4 18%	2 9%	2 5%	5 8%	8 11%
Provided an alternative loan	6 4%	4 5%	2 3%	0 0%	2 4%	2 4%	2 5%	0 0%	2 4%	2 4%	1 5%	1 5%	1 3%	3 5%	2 3%
Gave a replacement credit card	21 12%	13 16%	8 9%	0 0%	4 8%	11 19%	5 12%	0 0%	4 8%	11 19%	2 11%	3 13%	5 16%	4 6%	12 17%
Gave a partial or full refund of wrongly charged amounts	31 19%	13 16%	17 21%	1 17%	10 16%	12 21%	8 19%	1 17%	10 16%	12 21%	2 9%	6 28%	8 25%	12 19%	11 15%

1496



QC14. Which of these, if any, has the credit provider done so far in response to the problem?

Mark all that apply.

FILTER: ASK QC14 IF QC9 = CODES 1 TO 10

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
<b>TOTAL</b>	164	82	82	6	58	57	43	6	58	57	22	22	30	63	71
Gave compensation for damages or losses	9 6%	5 6%	4 5%	0	2 4%	5 10%	2 4%	0	2 4%	5 10%	0	2 8%	1 4%	2 3%	6 9%
Other	6 4%	4 5%	2 2%	0	3 5%	2 4%	1 2%	0	3 5%	2 4%	0	1 5%	3 10%	2 3%	1 1%
Has done nothing	24 15%	9 11%	15 18%	0	13 22%	10 17%	1 3%	0	13 22%	10 17%	1 4%	0 1%	5 17%	12 19%	7 10%
Don't know	1 1%	0	1 1%	0	0	1 2%	0	0	0	1 2%	0	0	0	1 2%	0
<b>TOTAL 'GAVE REIMBURSEMENT OR COMPENSATION'</b>	38 23%	18 22%	20 24%	1 17%	11 18%	17 31%	9 21%	1 17%	11 18%	17 31%	2 9%	7 32%	9 29%	13 21%	16 22%
<b>TOTAL 'AT LEAST ONE ACTION'</b>	139 85%	73 89%	66 80%	6 100%	45 78%	46 81%	42 97%	6 100%	45 78%	46 81%	21 96%	21 99%	25 83%	50 79%	64 90%

QC14. Which of these, if any, has the credit provider done so far in response to the problem?

Mark all that apply.

FILTER: ASK QC14 IF QC9 = CODES 1 TO 10

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	164	20	88	55	28	71	20	10	23	11	103	51	0	164	145	5	15	6	152
Agreed to cancel the contract within the cooling-off period of 14 days	18 11%	1 5%	11 12%	7 12%	3 11%	9 13%	3 17%	1 11%	2 9%	0 0	9 9%	7 15%	0 0	18 11%	15 10%	0 0	4 25%	1 16%	17 11%
Acknowledged problem	45 27%	5 25%	24 28%	16 28%	10 36%	15 22%	6 30%	4 35%	6 24%	4 39%	27 26%	16 32%	0 0	45 27%	41 28%	2 48%	2 16%	1 19%	42 27%
Investigating problem	35 21%	3 15%	22 25%	9 17%	7 25%	16 22%	4 18%	2 16%	5 19%	2 21%	25 24%	7 14%	0 0	35 21%	33 23%	0 0	2 14%	1 16%	34 22%
Gave a satisfactory explanation	29 18%	1 5%	14 16%	15 26%	6 21%	13 18%	1 6%	2 19%	6 25%	2 14%	15 15%	14 27%	0 0	29 18%	26 18%	2 41%	2 13%	0 0	28 18%
Gave an unsatisfactory explanation	33 20%	6 30%	19 21%	8 15%	9 32%	12 17%	5 28%	0 5%	4 17%	2 21%	25 24%	5 9%	0 0	33 20%	29 20%	0 0	4 26%	1 17%	32 21%
Agreed on termination of the contract, early credit repayment or rearrangement of credit payments	15 9%	2 10%	10 12%	2 4%	1 4%	7 10%	3 14%	0 0	3 12%	1 9%	12 12%	1 2%	0 0	15 9%	12 8%	1 23%	2 14%	0 0	15 10%
Provided an alternative loan	6 4%	1 5%	4 5%	1 2%	2 7%	2 3%	1 5%	0 0	1 4%	0 0	5 5%	1 2%	0 0	6 4%	5 4%	1 23%	0 0	0 0	6 4%
Gave a replacement credit card	21 12%	0 0	10 11%	11 20%	4 14%	11 16%	1 3%	1 8%	3 12%	1 9%	13 12%	8 15%	0 0	21 12%	19 13%	1 13%	1 7%	2 35%	15 10%
Gave a partial or full refund of wrongly charged amounts	31 19%	6 29%	15 17%	10 17%	5 18%	10 15%	6 30%	2 19%	4 18%	3 29%	15 15%	13 25%	0 0	31 19%	28 20%	1 13%	2 11%	1 16%	30 20%

1498

**CONSUMER DETRIMENT**

Socio-demographic tables

QC14. Which of these, if any, has the credit provider done so far in response to the problem?

Mark all that apply.

FILTER: ASK QC14 IF QC9 = CODES 1 TO 10

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	164	20	88	55	28	71	20	10	23	11	103	51	0	164	145	5	15	6	152
Gave compensation for damages or losses	9 6%	0	3 3%	7 12%	1 4%	6 8%	0	0	3 12%	0	3 3%	7 13%	0	9 6%	9 6%	0	1 5%	1 19%	7 5%
Other	6 4%	1 5%	2 3%	3 5%	0	5 6%	1 3%	0	1 4%	0	3 3%	3 5%	0	6 4%	6 4%	0	1 4%	0	6 4%
Has done nothing	24 15%	3 15%	11 12%	9 17%	2 7%	9 13%	5 23%	5 51%	1 5%	2 18%	17 16%	5 10%	0	24 15%	21 15%	1 20%	2 14%	1 17%	23 15%
Don't know	1 1%	0	1 1%	0	0	0	0	0	0	0	1 1%	0	0	1 1%	1 1%	0	0	0	1 1%
TOTAL 'GAVE REIMBURSEMENT OR COMPENSATION'	38 23%	6 29%	18 20%	14 26%	6 21%	15 21%	6 30%	2 19%	6 26%	3 29%	18 17%	17 34%	0	38 23%	35 24%	1 13%	2 16%	2 35%	35 23%
TOTAL 'AT LEAST ONE ACTION'	139 85%	17 85%	76 87%	46 83%	26 93%	62 87%	15 77%	5 49%	22 95%	9 82%	85 83%	46 90%	0	139 85%	123 85%	4 80%	13 86%	5 83%	128 84%

QC15A2. How much have you received as reimbursement or compensation for the problem from the credit provider?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who received reimbursement of compensation'

FILTER: ASK QC15A IF 'PARTIAL OR FULL REFUND', CODE 9, OR 'COMPENSATION FOR DAMAGES OR LOSSES', CODE 10, QC14

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	38	18	20	1	11	17	9	1	11	17	2	7	9	13	16
EUR 0	6 17%	3 19%	3 15%	0 0	1 10%	3 20%	2 20%	0 0	1 10%	3 20%	0 0	2 26%	2 28%	1 8%	3 18%
EUR 1 - EUR 29	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
EUR 30 - EUR 59	3 8%	2 11%	1 4%	0 0	0 0	3 16%	0 0	0 0	0 0	3 16%	0 0	0 0	3 33%	0 0	0 0
EUR 60 - EUR 99	2 4%	1 3%	1 5%	0 0	0 0	1 3%	1 11%	0 0	0 0	1 3%	0 0	1 14%	1 7%	1 7%	0 0
EUR 100 - EUR 299	8 21%	3 19%	4 22%	0 0	3 29%	2 9%	3 37%	0 0	3 29%	2 9%	1 50%	2 33%	0 0	5 36%	3 19%
EUR 300 - EUR more	9 25%	4 22%	5 28%	0 0	4 42%	5 29%	0 0	0 0	4 42%	5 29%	0 0	0 0	1 11%	6 48%	2 13%
Don't Know	10 26%	5 26%	5 25%	1 100%	2 19%	4 23%	3 31%	1 100%	2 19%	4 23%	1 50%	2 26%	2 21%	0 0	8 50%
Average	467,5	420,8	507,6	0	619,3	477,4	179,1	0	619,3	477,4	280	148,6	120,5	666	295

QC15A2. How much have you received as reimbursement or compensation for the problem from the credit provider?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who received reimbursement of compensation'

FILTER: ASK QC15A IF 'PARTIAL OR FULL REFUND', CODE 9, OR 'COMPENSATION FOR DAMAGES OR LOSSES', CODE 10, QC14

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	38	6	18	14	6	15	6	2	6	3	18	17	0	38	35	1	2	2	35
EUR 0	6	1	3	2	0	3	1	1	2	0	3	3	0	6	5	1	1	0	6
	17%	17%	18%	15%	0	19%	10%	56%	30%	0	19%	17%	0	17%	14%	100%	41%	0	18%
EUR 1 - EUR 29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EUR 30 - EUR 59	3	0	2	1	0	2	0	1	0	0	1	2	0	3	3	0	0	1	2
	8%	0	10%	8%	0	14%	0	44%	0	0	5%	12%	0	8%	8%	0	0	54%	5%
EUR 60 - EUR 99	2	0	1	1	1	0	1	0	0	0	0	2	0	2	1	0	1	0	2
	4%	0	6%	4%	17%	0	10%	0	0	0	0	9%	0	4%	3%	0	25%	0	5%
EUR 100 - EUR 299	8	1	4	3	2	4	1	0	1	0	3	4	0	8	8	0	0	1	7
	21%	17%	22%	20%	33%	24%	17%	0	22%	0	14%	25%	0	21%	22%	0	0	46%	20%
EUR 300 - EUR more	9	1	3	5	2	4	0	0	1	2	5	4	0	9	9	0	0	0	9
	25%	15%	19%	37%	34%	28%	0	0	18%	70%	29%	25%	0	25%	27%	0	0	0	27%
Don't Know	10	3	5	2	1	2	4	0	2	1	6	2	0	10	9	0	1	0	9
	26%	51%	26%	15%	17%	15%	63%	0	30%	30%	32%	13%	0	26%	26%	0	33%	0	26%
Average	467,5	432,1	302,2	642,1	244,3	440	92,5	35	1021	918,9	421,3	515,7	0	467,5	478,6	0	80	98,8	507,1

QC15A1. How much have you received as reimbursement or compensation for the problem from the credit provider?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QC15A IF 'PARTIAL OR FULL REFUND', CODE 9, OR 'COMPENSATION FOR DAMAGES OR LOSSES', CODE 10, QC14

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	196	99	97	10	63	70	53	10	63	70	29	24	36	76	83
EUR 0	165	84	81	10	54	56	46	10	54	56	27	19	30	63	70
	84%	85%	83%	91%	85%	80%	87%	91%	85%	80%	93%	79%	83%	84%	84%
EUR 1 - EUR 29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EUR 30 - EUR 59	3	2	1	0	0	3	0	0	0	3	0	0	3	0	0
	1%	2%	1%	0	0	4%	0	0	0	4%	0	0	8%	0	0
EUR 60 - EUR 99	2	1	1	0	0	1	1	0	0	1	0	1	1	1	0
	1%	1%	1%	0	0	1%	2%	0	0	1%	0	4%	2%	1%	0
EUR 100 - EUR 299	8	3	4	0	3	2	3	0	3	2	1	2	0	5	3
	4%	3%	4%	0	5%	2%	6%	0	5%	2%	3%	10%	0	6%	4%
EUR 300 - EUR more	9	4	5	0	4	5	0	0	4	5	0	0	1	6	2
	5%	4%	6%	0	7%	7%	0	0	7%	7%	0	0	3%	8%	3%
Don't Know	10	5	5	1	2	4	3	1	2	4	1	2	2	0	8
	5%	5%	5%	9%	3%	6%	5%	9%	3%	6%	3%	7%	5%	0	10%
Average	54,5	45	64,3	0	75,3	73	15,2	0	75,3	73	9,9	22	15,8	107,6	20,1

QC15A1. How much have you received as reimbursement or compensation for the problem from the credit provider?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QC15A IF 'PARTIAL OR FULL REFUND', CODE 9, OR 'COMPENSATION FOR DAMAGES OR LOSSES', CODE 10, QC14

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	196	24	113	59	32	85	25	14	27	12	126	59	26	164	172	7	17	7	179
EUR 0	165	19	98	47	26	73	20	13	22	9	111	45	26	133	142	7	16	5	151
	84%	79%	87%	80%	81%	86%	79%	94%	84%	73%	89%	76%	100%	81%	82%	100%	92%	70%	84%
EUR 1 - EUR 29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EUR 30 - EUR 59	3	0	2	1	0	2	0	1	0	0	1	2	0	3	3	0	0	1	2
	1%	0	2%	2%	0	2%	0	6%	0	0	1%	3%	0	2%	2%	0	0	16%	1%
EUR 60 - EUR 99	2	0	1	1	1	0	1	0	0	0	0	2	0	2	1	0	1	0	2
	1%	0	1%	1%	3%	0	2%	0	0	0	0	3%	0	1%	1%	0	4%	0	1%
EUR 100 - EUR 299	8	1	4	3	2	4	1	0	1	0	3	4	0	8	8	0	0	1	7
	4%	4%	4%	5%	6%	4%	4%	0	5%	0	2%	7%	0	5%	5%	0	0	14%	4%
EUR 300 - EUR more	9	1	3	5	2	4	0	0	1	2	5	4	0	9	9	0	0	0	9
	5%	4%	3%	9%	6%	5%	0	0	4%	19%	4%	7%	0	6%	6%	0	0	0	5%
Don't Know	10	3	5	2	1	2	4	0	2	1	6	2	0	10	9	0	1	0	9
	5%	13%	4%	4%	3%	3%	15%	0	7%	8%	5%	4%	0	6%	5%	0	5%	0	5%
Average	54,5	40	27,9	111,6	39,3	51,6	7	2,1	98,2	186,3	30,4	109,3	0	65,9	62,3	0	2,9	29,6	58,5

QC17. How long did the problem last / has lasted?

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	196	99	97	10	63	70	53	10	63	70	29	24	36	76	83
Less than one day	20 10%	14 14%	7 7%	3 24%	5 8%	6 8%	7 13%	3 24%	5 8%	6 8%	4 15%	3 12%	2 7%	9 12%	9 11%
One day to less than a week	40 20%	21 21%	19 20%	1 11%	15 23%	12 18%	12 23%	1 11%	15 23%	12 18%	6 21%	6 25%	6 17%	16 21%	18 22%
One week to less than one month	44 22%	21 21%	23 24%	2 16%	13 21%	16 23%	12 23%	2 16%	13 21%	16 23%	8 29%	4 16%	6 16%	16 21%	22 26%
One month to less than three months	40 21%	20 20%	21 21%	3 27%	7 12%	16 23%	14 27%	3 27%	7 12%	16 23%	9 30%	6 25%	10 29%	14 19%	16 19%
Three months to less than six months	14 7%	6 6%	8 8%	2 21%	5 8%	6 9%	1 1%	2 21%	5 8%	6 9%	1 3%	0 0%	3 8%	3 4%	7 9%
Six months to less than a year	15 8%	7 7%	8 8%	0 0%	8 13%	4 5%	3 6%	0 0%	8 13%	4 5%	1 3%	2 8%	5 13%	7 9%	3 4%
A year or more	15 8%	8 8%	6 7%	0 0%	7 11%	7 10%	1 2%	0 0%	7 11%	7 10%	0 0%	1 3%	2 7%	7 10%	5 6%
Don't remember	8 4%	2 2%	6 6%	0 0%	2 3%	3 4%	3 5%	0 0%	2 3%	3 4%	0 0%	3 11%	1 3%	3 4%	3 3%
<b>TOTAL 'LESS THAN A MONTH'</b>	<b>104 53%</b>	<b>55 56%</b>	<b>49 50%</b>	<b>5 52%</b>	<b>33 52%</b>	<b>34 49%</b>	<b>31 59%</b>	<b>5 52%</b>	<b>33 52%</b>	<b>34 49%</b>	<b>19 64%</b>	<b>13 53%</b>	<b>14 40%</b>	<b>41 54%</b>	<b>49 59%</b>



QC17. How long did the problem last / has lasted?

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	196	99	97	10	63	70	53	10	63	70	29	24	36	76	83
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	55 28%	26 27%	28 29%	5 48%	13 20%	22 32%	15 29%	5 48%	13 20%	22 32%	9 32%	6 25%	13 37%	17 23%	23 28%
TOTAL 'SIX MONTHS OR MORE'	30 15%	16 16%	14 15%	0 0	16 25%	10 15%	4 7%	0 0	16 25%	10 15%	1 3%	3 12%	7 20%	14 19%	8 10%

QC17. How long did the problem last / has lasted?

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	196	24	113	59	32	85	25	14	27	12	126	59	26	164	172	7	17	7	179
Less than one day	20	2	12	6	4	6	4	0	5	2	9	11	4	16	19	0	2	0	20
	10%	8%	11%	11%	13%	7%	15%	0	18%	13%	7%	18%	16%	10%	11%	0	10%	0	11%
One day to less than a week	40	6	20	14	9	19	3	0	5	4	31	8	3	37	37	0	3	0	36
	20%	25%	18%	24%	28%	22%	12%	0	19%	35%	25%	13%	11%	23%	22%	0	17%	0	20%
One week to less than one month	44	7	23	14	6	21	6	2	6	3	26	15	6	37	37	3	3	2	39
	22%	30%	20%	24%	19%	25%	23%	11%	22%	25%	21%	26%	21%	23%	22%	43%	16%	30%	22%
One month to less than three months	40	5	29	6	10	15	2	7	5	2	24	13	5	35	33	1	6	4	37
	21%	21%	26%	11%	30%	17%	6%	47%	18%	17%	19%	22%	17%	21%	19%	16%	37%	56%	20%
Three months to less than six months	14	2	10	2	1	7	6	0	1	0	10	2	2	11	12	2	1	0	13
	7%	8%	9%	3%	3%	8%	22%	0	3%	0	8%	3%	7%	7%	7%	26%	4%	0	7%
Six months to less than a year	15	1	8	5	1	6	2	3	2	1	10	5	3	12	11	1	3	1	13
	8%	4%	7%	8%	3%	7%	9%	20%	7%	11%	8%	8%	12%	7%	7%	15%	15%	14%	7%
A year or more	15	1	5	9	0	8	3	3	1	0	13	2	4	11	15	0	0	0	15
	8%	4%	5%	14%	0	9%	14%	22%	3%	0	10%	3%	13%	7%	9%	0	0	0	8%
Don't remember	8	0	5	3	1	4	0	0	3	0	2	4	1	4	8	0	0	0	6
	4%	0	4%	5%	3%	5%	0	0	10%	0	2%	6%	3%	2%	4%	0	0	0	3%
<b>TOTAL 'LESS THAN A MONTH'</b>	<b>104</b>	<b>15</b>	<b>55</b>	<b>34</b>	<b>19</b>	<b>46</b>	<b>12</b>	<b>2</b>	<b>16</b>	<b>9</b>	<b>66</b>	<b>34</b>	<b>13</b>	<b>91</b>	<b>93</b>	<b>3</b>	<b>8</b>	<b>2</b>	<b>96</b>
	<b>53%</b>	<b>63%</b>	<b>49%</b>	<b>59%</b>	<b>60%</b>	<b>54%</b>	<b>49%</b>	<b>11%</b>	<b>59%</b>	<b>72%</b>	<b>52%</b>	<b>57%</b>	<b>48%</b>	<b>55%</b>	<b>54%</b>	<b>43%</b>	<b>44%</b>	<b>30%</b>	<b>54%</b>

1506

Fieldwork dates: 15/02/2016 - 17/03/2016

**CONSUMER DETRIMENT**  
Socio-demographic tables

368

QC17. How long did the problem last / has lasted?

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels	
TOTAL	196	24	113	59	32	85	25	14	27	12	126	59	26	164	172	7	17	7	179	
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	55 28%	7 28%	40 35%	8 14%	11 34%	22 25%	7 29%	7 47%	6 21%	2 17%	35 28%	15 26%	6 24%	46 28%	45 26%	3 42%	7 41%	4 56%	50 28%	
TOTAL 'SIX MONTHS OR MORE'	30 15%	2 9%	14 12%	13 22%	1 3%	13 16%	6 22%	6 42%	3 10%	1 11%	23 18%	7 11%	7 25%	23 14%	26 15%	1 15%	3 15%	1 14%	28 15%	

QD1. You indicated you experienced a problem with large household appliances over the last 12 months.

With which of the following did you experience the problem?

FILTER: ASK QD1 TO QD18 IF "LARGE HOUSEHOLD APPLIANCES", CODE 5, IS THE ONLY CHOICE IN DS2A; OR "LARGE HOUSEHOLD APPLIANCES", CODE 5, IN DS3; OR "LARGE HOUSEHOLD APPLIANCES", CODE 5, IN QA18 OR QB18 OR QC18 OR QD18 QE18 OR QF18

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	269	123	147	8	69	107	86	8	69	107	36	50	55	117	96
Electronic cooker, stove, oven or microwave oven	39	13	26	3	12	13	12	3	12	13	5	6	6	23	10
Refrigerators, freezer or fridge-freezer	53	30	23	1	7	21	24	1	7	21	10	14	6	26	21
Washing machine, dryer or ironing and pressing machine	70	30	40	1	22	25	22	1	22	25	7	15	18	25	26
Dishwasher	33	10	23	0	9	18	5	0	9	18	4	2	10	12	11
Air conditioner, humidifier or ventilator	14	10	4	1	0	10	3	1	0	10	0	3	1	5	8
Water heater or space heater (e.g. radiator)	11	7	5	0	0	6	5	0	0	6	4	2	3	4	3
Vacuum cleaner or steam-cleaning machine	14	5	9	0	6	4	4	0	6	4	2	2	2	6	6
Carpet shampooing machine or machine for scrubbing, waxing and polishing floors	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Sewing machine or knitting machine	3	0	3	0	0	1	2	0	0	1	1	1	0	0	3
	1%	0	2%	0	0	1%	2%	0	0	1%	3%	2%	0	0	3%

1508

QD1. You indicated you experienced a problem with large household appliances over the last 12 months.

With which of the following did you experience the problem?

FILTER: ASK QD1 TO QD18 IF "LARGE HOUSEHOLD APPLIANCES", CODE 5, IS THE ONLY CHOICE IN DS2A; OR "LARGE HOUSEHOLD APPLIANCES", CODE 5, IN DS3; OR "LARGE HOUSEHOLD APPLIANCES", CODE 5, IN QA18 OR QB18 OR QC18 OR QD18 QE18 OR QF18

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	269	123	147	8	69	107	86	8	69	107	36	50	55	117	96
Package of multiple large household appliances	4 1%	3 2%	1 1%	0 0%	3 4%	1 1%	0 0%	0 0%	3 4%	1 1%	0 0%	0 0%	1 2%	2 2%	1 1%
Other	27 10%	15 12%	12 8%	2 23%	10 14%	6 6%	9 11%	2 23%	10 14%	6 6%	4 10%	5 11%	9 16%	13 11%	6 6%
Don't know	1 0%	0 0%	1 1%	0 0%	0 0%	1 1%	0 0%	0 0%	0 0%	1 1%	0 0%	0 0%	0 0%	1 1%	0 0%

QD1. You indicated you experienced a problem with large household appliances over the last 12 months.

With which of the following did you experience the problem?

FILTER: ASK QD1 TO QD18 IF "LARGE HOUSEHOLD APPLIANCES", CODE 5, IS THE ONLY CHOICE IN DS2A; OR "LARGE HOUSEHOLD APPLIANCES", CODE 5, IN DS3; OR "LARGE HOUSEHOLD APPLIANCES", CODE 5, IN QA18 OR QB18 OR QC18 OR QD18 OR QE18 OR QF18

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	269	53	143	73	25	89	54	11	54	35	152	106	22	247	228	9	32	60	208
Electronic cooker, stove, oven or microwave oven	39	13	19	7	1	16	9	1	6	6	28	9	5	35	30	3	6	5	34
Refrigerators, freezer or fridge-freezer	53	11	26	16	5	17	11	2	12	5	29	21	3	50	43	0	10	11	41
Washing machine, dryer or ironing and pressing machine	70	9	42	19	7	22	14	2	14	11	40	29	7	63	61	2	7	12	57
Dishwasher	33	6	13	14	2	10	5	3	8	4	16	15	4	29	31	1	1	14	19
Air conditioner, humidifier or ventilator	14	4	8	2	2	5	3	0	2	2	10	4	0	14	10	0	4	2	12
Water heater or space heater (e.g. radiator)	11	2	8	1	2	2	3	0	3	1	9	2	1	10	10	0	1	1	10
Vacuum cleaner or steam-cleaning machine	14	4	8	2	1	5	2	3	2	1	8	5	1	13	12	1	1	3	11
Carpet shampooing machine or machine for scrubbing, waxing and polishing floors	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Sewing machine or knitting machine	3	1	2	0	0	1	1	0	1	0	1	1	0	3	3	0	0	0	3
	1%	2%	1%	0	0	1%	2%	0	2%	0	1%	1%	0	1%	1%	0	0	0	1%

1510

QD1. You indicated you experienced a problem with large household appliances over the last 12 months.

With which of the following did you experience the problem?

FILTER: ASK QD1 TO QD18 IF "LARGE HOUSEHOLD APPLIANCES", CODE 5, IS THE ONLY CHOICE IN DS2A; OR "LARGE HOUSEHOLD APPLIANCES", CODE 5, IN DS3; OR "LARGE HOUSEHOLD APPLIANCES", CODE 5, IN QA18 OR QB18 OR QC18 OR QD18 OR QE18 OR QF18

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	269	53	143	73	25	89	54	11	54	35	152	106	22	247	228	9	32	60	208
Package of multiple large household appliances	4	0	3	1	0	1	3	0	0	0	3	1	1	3	4	0	0	0	4
	1%	0	2%	1%	0	1%	6%	0	0	0	2%	1%	4%	1%	2%	0	0	0	2%
Other	27	3	14	10	5	9	3	0	5	5	6	20	0	27	24	1	3	12	15
	10%	6%	10%	14%	20%	10%	6%	0	10%	14%	4%	19%	1%	11%	10%	9%	9%	20%	7%
Don't know	1	0	0	1	0	1	0	0	0	0	1	0	0	1	0	1	0	0	1
	0	0	0	1%	0	1%	0	0	0	0	1%	0	0	0	0	11%	0	0	0

QD3A. How much did you pay for this appliance (NOT including any over-/extra charges, if applicable)?

If you are not sure, please give an estimate.

Please indicate the total amount paid in [NATIONAL CURRENCY]:

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	269	123	147	8	69	107	86	8	69	107	36	50	55	117	96
EUR 0 - EUR 249	59	31	28	3	23	17	16	3	23	17	9	7	12	27	19
	22%	26%	19%	36%	34%	16%	18%	36%	34%	16%	24%	14%	22%	23%	19%
EUR 250 - EUR 449	81	32	49	1	21	33	26	1	21	33	12	14	15	34	31
	30%	26%	33%	13%	30%	31%	30%	13%	30%	31%	33%	27%	27%	29%	33%
EUR 450 - EUR 749	81	44	36	1	14	33	32	1	14	33	10	22	22	31	28
	30%	36%	25%	17%	20%	31%	38%	17%	20%	31%	29%	44%	39%	26%	29%
EUR 750 - EUR 1499	25	7	18	0	4	14	7	0	4	14	3	4	3	14	9
	9%	6%	12%	0	6%	14%	8%	0	6%	14%	8%	7%	5%	12%	9%
EUR 1500 or more	7	5	2	0	3	2	2	0	3	2	1	1	2	4	1
	3%	4%	1%	0	4%	2%	2%	0	4%	2%	3%	2%	4%	3%	1%
I didn't/don't pay for this item	6	1	5	0	2	2	2	0	2	2	1	1	1	4	1
	2%	1%	3%	0	3%	2%	2%	0	3%	2%	3%	1%	2%	3%	1%
Don't Know	11	2	9	3	2	4	2	3	2	4	0	2	1	4	7
	4%	2%	6%	33%	3%	4%	2%	33%	3%	4%	0	4%	2%	3%	7%
Average	502,1	538,6	469,1	237,6	573,7	505,6	459	237,6	573,7	505,6	450	465,5	590,8	517,1	433,5



QD3A. How much did you pay for this appliance (NOT including any over-/extra charges, if applicable)?

If you are not sure, please give an estimate.

Please indicate the total amount paid in [NATIONAL CURRENCY]:

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	269	53	143	73	25	89	54	11	54	35	152	106	22	247	228	9	32	60	208
EUR 0 - EUR 249	59	15	35	9	4	13	20	3	7	12	33	23	4	55	50	2	7	15	45
	22%	28%	24%	13%	15%	15%	37%	29%	13%	34%	22%	21%	19%	22%	22%	22%	22%	25%	21%
EUR 250 - EUR 449	81	12	44	25	6	30	13	3	15	12	48	28	8	73	69	4	8	18	63
	30%	22%	31%	34%	24%	34%	25%	27%	27%	35%	32%	26%	35%	29%	30%	42%	24%	30%	30%
EUR 450 - EUR 749	81	17	37	26	7	26	12	3	28	5	40	37	8	73	68	1	11	20	61
	30%	32%	26%	36%	29%	29%	22%	26%	51%	15%	26%	35%	36%	29%	30%	11%	35%	32%	29%
EUR 750 - EUR 1499	25	5	12	8	4	14	4	0	3	1	15	10	1	24	23	0	2	6	19
	9%	9%	8%	11%	16%	15%	7%	0	5%	3%	10%	9%	3%	10%	10%	0	5%	10%	9%
EUR 1500 or more	7	1	6	0	2	1	3	0	1	0	4	3	1	6	7	0	0	0	7
	3%	2%	4%	0	8%	1%	6%	0	1%	0	3%	3%	4%	2%	3%	0	0	0	3%
I didn't/don't pay for this item	6	1	3	2	0	2	0	1	1	2	3	3	0	6	4	1	1	0	6
	2%	2%	2%	3%	0	3%	0	9%	1%	6%	2%	3%	0	2%	2%	11%	4%	0	3%
Don't Know	11	2	7	2	2	3	2	1	1	2	9	3	0	11	7	1	3	2	8
	4%	4%	5%	3%	8%	3%	4%	10%	2%	7%	6%	2%	2%	4%	3%	13%	9%	3%	4%
Average	502,1	431,7	545,3	469,2	611,1	501,5	626,3	335,4	469,8	318,3	536,3	471,5	709,4	482,6	522,7	308,6	387,8	423,2	525,6

QD4. How did you purchase this appliance?

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	269	123	147	8	69	107	86	8	69	107	36	50	55	117	96
In person, at a shop or other sales point	193	87	106	1	44	79	69	1	44	79	26	43	40	83	69
	72%	70%	73%	13%	64%	74%	80%	13%	64%	74%	74%	85%	72%	71%	72%
Over the Internet, directly from the seller	38	17	21	3	10	18	8	3	10	18	5	3	12	15	11
	14%	14%	14%	40%	15%	16%	9%	40%	15%	16%	14%	5%	21%	13%	12%
Over the Internet, through an intermediary (e.g. comparison website)	22	14	8	1	9	6	6	1	9	6	3	2	3	14	5
	8%	11%	5%	13%	13%	6%	7%	13%	13%	6%	10%	4%	6%	12%	5%
By mail order, delivery and postal services	6	3	3	0	2	3	1	0	2	3	1	0	0	2	4
	2%	2%	2%	0	3%	3%	1%	0	3%	3%	3%	0	0	2%	4%
By telephone	2	0	2	1	0	1	0	1	0	1	0	0	0	1	1
	1%	0	1%	15%	0	1%	0	15%	0	1%	0	0	0	1%	1%
From a salesperson visiting the home	1	0	1	0	1	0	0	0	1	0	0	0	0	1	0
	0	0	1%	0	1%	0	0	0	1%	0	0	0	0	1%	0
At a market or auction	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TV shopping channel	1	1	0	0	0	0	1	0	0	0	0	1	0	0	1
	0	1%	0	0	0	0	1%	0	0	0	0	2%	0	0	1%
Other	5	1	4	0	3	0	2	0	3	0	0	2	1	1	3
	2%	1%	2%	0	4%	0	2%	0	4%	0	0	3%	1%	1%	3%

QD4. How did you purchase this appliance?

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	269	123	147	8	69	107	86	8	69	107	36	50	55	117	96
TOTAL 'OVER THE INTERNET'	60 22%	31 25%	29 20%	4 53%	19 27%	24 22%	13 15%	4 53%	19 27%	24 22%	8 23%	5 10%	15 27%	29 25%	16 17%
TOTAL 'OTHER SALES CHANNELS'	208 77%	92 75%	116 79%	2 28%	50 73%	83 78%	73 85%	2 28%	50 73%	83 78%	27 77%	45 90%	40 73%	88 75%	78 82%
Don't remember	1 1%	0 0	1 1%	1 19%	0 0	0 0	0 0	1 19%	0 0	0 0	0 0	0 0	0 0	0 0	1 2%

QD4. How did you purchase this appliance?

	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL		
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	269	53	143	73	25	89	54	11	54	35	152	106	22	247	228	9	32	60	208
In person, at a shop or other sales point	193	46	101	46	19	63	40	4	41	26	113	69	17	176	159	6	28	0	193
	72%	87%	71%	63%	75%	71%	73%	37%	74%	73%	74%	65%	75%	71%	70%	67%	87%	0	93%
Over the Internet, directly from the seller	38	1	20	18	4	11	8	3	8	4	15	24	1	37	37	0	1	38	0
	14%	2%	14%	24%	17%	13%	14%	28%	15%	11%	10%	22%	5%	15%	16%	0	3%	64%	0
Over the Internet, through an intermediary (e.g. comparison website)	22	3	12	7	1	7	7	3	3	1	12	10	3	18	21	1	0	22	0
	8%	6%	8%	9%	4%	8%	13%	25%	5%	3%	8%	9%	14%	7%	9%	9%	0	36%	0
By mail order, delivery and postal services	6	1	4	1	0	3	0	1	1	1	5	1	1	5	4	0	2	0	6
	2%	2%	3%	1%	0	3%	0	10%	2%	3%	3%	1%	5%	2%	2%	0	7%	0	3%
By telephone	2	0	1	1	0	2	0	0	0	0	2	0	0	2	0	2	0	0	2
	1%	0	1%	1%	0	2%	0	0	0	0	1%	0	0	1%	0	24%	0	0	1%
From a salesperson visiting the home	1	0	1	0	0	1	0	0	0	0	1	0	0	1	1	0	0	0	1
	0	0	1%	0	0	1%	0	0	0	0	1%	0	0	0	0	0	0	0	0
At a market or auction	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TV shopping channel	1	1	0	0	0	0	0	0	1	0	0	1	0	1	1	0	0	0	1
	0	2%	0	0	0	0	0	0	2%	0	0	1%	0	0	0	0	0	0	0
Other	5	1	3	1	1	1	0	0	1	2	3	2	0	5	4	0	1	0	5
	2%	2%	2%	1%	4%	1%	0	0	1%	6%	2%	2%	0	2%	2%	0	3%	0	2%

QD4. How did you purchase this appliance?

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	269	53	143	73	25	89	54	11	54	35	152	106	22	247	228	9	32	60	208
TOTAL 'OVER THE INTERNET'	60	4	32	24	5	18	15	6	11	5	26	34	4	56	58	1	1	60	0
	22%	8%	22%	33%	21%	21%	27%	53%	21%	14%	17%	32%	20%	22%	26%	9%	3%	100%	0
TOTAL 'OTHER SALES CHANNELS'	208	49	110	49	20	70	40	5	43	29	124	73	18	190	169	8	31	0	208
	77%	92%	77%	67%	79%	79%	73%	47%	79%	82%	82%	68%	80%	77%	74%	91%	97%	0	100%
Don't remember	1	0	1	0	0	0	0	0	0	1	1	0	0	1	1	0	0	0	0
	1%	0	1%	0	0	0	0	0	0	4%	1%	0	0	1%	1%	0	0	0	0

QD6. Which of the items below describe the problem with the appliance or with the seller you obtained it from?  
Mark all that apply.

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city	
TOTAL	269	123	147	8	69	107	86	8	69	107	36	50	55	117	96	
QUALITY																
Appliance faulty (e.g. fell apart quickly)	182 67%	78 63%	104 71%	7 85%	48 70%	71 66%	56 65%	7 85%	48 70%	71 66%	22 62%	34 68%	37 66%	82 70%	63 66%	
Appliance of unsatisfactory quality or not as described	25 9%	9 7%	16 11%	1 13%	4 6%	12 11%	8 10%	1 13%	4 6%	12 11%	5 15%	3 6%	2 4%	17 15%	6 6%	
DAMAGE OR INJURY																
Appliance caused damage to other possessions	5 2%	1 1%	4 3%	0 0	2 3%	1 1%	2 2%	0 0	2 3%	1 1%	1 3%	1 2%	0 0	2 2%	3 3%	
Appliance caused injury	4 1%	3 2%	1 1%	0 0	1 1%	1 1%	2 2%	0 0	1 1%	1 1%	0 0	2 4%	0 0	1 1%	3 3%	
DELIVERY																
Appliance not delivered	10 4%	6 5%	4 3%	0 0	4 5%	2 2%	4 5%	0 0	4 5%	2 2%	2 6%	2 4%	2 3%	5 4%	3 3%	
Appliance only partially delivered or delivered late	30 11%	14 12%	16 11%	0 0	8 11%	15 14%	7 9%	0 0	8 11%	15 14%	4 10%	4 8%	10 18%	9 7%	12 13%	
CUSTOMER SERVICE																
Poor customer service	32 12%	9 7%	23 16%	3 32%	10 14%	15 14%	6 6%	3 32%	10 14%	15 14%	1 3%	5 9%	9 15%	10 9%	13 14%	
PRICING																

QD6. Which of the items below describe the problem with the appliance or with the seller you obtained it from?  
Mark all that apply.

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	269	123	147	8	69	107	86	8	69	107	36	50	55	117	96
Unclear or complex pricing	1	0	1	0	1	0	0	0	1	0	0	0	0	1	0
	0	0	1%	0	1%	0	0	0	1%	0	0	0	0	1%	0
BILLING AND PAYMENTS															
Bill incorrect (e.g. I was overcharged)	1	1	0	0	0	0	1	0	0	0	0	1	0	1	0
	0	1%	0	0	0	0	1%	0	0	0	0	1%	0	1%	0
Disproportionate fees applied for late payment	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GUARANTEE/WARRANTY															
Guarantee/warranty not honoured by seller	5	3	2	0	0	1	4	0	0	1	1	3	2	3	1
	2%	3%	2%	0	1%	1%	5%	0	1%	1%	3%	6%	3%	2%	1%
MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES															
Misleading or incorrect indication of price (e.g. hidden charges)	3	2	1	0	0	1	2	0	0	1	1	1	0	2	1
	1%	2%	1%	0	0	1%	2%	0	0	1%	3%	2%	0	2%	1%
Advertising was misleading	2	1	1	0	1	0	1	0	1	0	1	0	1	0	1
	1%	1%	1%	0	1%	0	1%	0	1%	0	3%	0	2%	0	1%
Received false advice when buying appliance	4	2	2	0	0	2	2	0	0	2	0	2	0	2	2
	1%	2%	1%	0	0	2%	2%	0	0	2%	0	3%	0	2%	2%
Was put under pressure when buying the appliance	2	2	0	0	1	1	0	0	1	1	0	0	0	1	1
	1%	2%	0	0	2%	1%	0	0	2%	1%	0	0	0	1%	1%

QD6. Which of the items below describe the problem with the appliance or with the seller you obtained it from?  
Mark all that apply.

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
<b>TOTAL</b>	269	123	147	8	69	107	86	8	69	107	36	50	55	117	96
<b>CONTRACTUAL ISSUES</b>															
Missing or incomplete information in the contract (e.g. concerning right of withdrawal or identity of seller)	1 0	1 1%	0 0	0 0	0 0	0 0	1 1%	0 0	0 0	0 0	0 0	1 2%	0 0	1 1%	0 0
Could not return the appliance when I changed my mind after buying	7 3%	4 3%	3 2%	0 0	1 1%	4 4%	2 3%	0 0	1 1%	4 4%	1 3%	1 2%	0 0	3 3%	3 3%
Other problem	16 6%	11 9%	5 4%	0 0	6 9%	4 4%	5 6%	0 0	6 9%	4 4%	1 3%	4 9%	3 6%	10 8%	3 3%
Don't know	1 0	1 1%	0 0	0 0	1 1%	0 0	0 0	0 0	1 1%	0 0	0 0	0 0	1 2%	0 0	0 0
<b>TOTAL 'QUALITY'</b>	200 74%	84 68%	116 79%	7 85%	49 71%	81 76%	63 74%	7 85%	49 71%	81 76%	27 76%	36 72%	39 70%	92 78%	69 72%
<b>TOTAL 'DAMAGE OR INJURY'</b>	7 3%	3 2%	4 3%	0 0	3 4%	1 1%	3 3%	0 0	3 4%	1 1%	1 3%	2 4%	0 0	3 3%	4 4%
<b>TOTAL 'DELIVERY'</b>	39 15%	19 16%	20 14%	0 0	11 17%	17 16%	10 12%	0 0	11 17%	17 16%	5 13%	6 12%	11 21%	13 11%	15 16%
<b>TOTAL 'CUSTOMER SERVICE'</b>	32 12%	9 7%	23 16%	3 32%	10 14%	15 14%	6 6%	3 32%	10 14%	15 14%	1 3%	5 9%	9 15%	10 9%	13 14%



QD6. Which of the items below describe the problem with the appliance or with the seller you obtained it from?  
Mark all that apply.

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	269	123	147	8	69	107	86	8	69	107	36	50	55	117	96
TOTAL 'PRICING'	1 0	0 0	1 1%	0 0	1 1%	0 0	0 0	0 0	1 1%	0 0	0 0	0 0	0 0	1 1%	0 0
TOTAL 'BILLING AND PAYMENTS'	1 0	1 1%	0 0	0 0	0 0	0 0	1 1%	0 0	0 0	0 0	0 0	1 1%	0 0	1 1%	0 0
TOTAL 'GUARANTEE/WARRANTY'	5 2%	3 3%	2 2%	0 0	0 1%	1 1%	4 5%	0 0	0 1%	1 1%	1 3%	3 6%	2 3%	3 2%	1 1%
TOTAL 'MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES'	10 4%	6 5%	4 3%	0 0	2 3%	3 3%	5 6%	0 0	2 3%	3 3%	2 6%	3 5%	1 2%	4 3%	5 5%
TOTAL 'CONTRACTUAL ISSUES'	7 3%	4 3%	3 2%	0 0	1 1%	4 4%	2 3%	0 0	1 1%	4 4%	1 3%	1 2%	0 0	3 3%	3 3%

QD6. Which of the items below describe the problem with the appliance or with the seller you obtained it from?  
Mark all that apply.

	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL		
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	269	53	143	73	25	89	54	11	54	35	152	106	22	247	228	9	32	60	208
QUALITY																			
Appliance faulty (e.g. fell apart quickly)	182 67%	36 68%	92 64%	53 73%	15 60%	57 64%	36 66%	5 42%	39 71%	31 89%	101 67%	75 70%	5 21%	177 72%	158 69%	6 65%	18 57%	43 71%	137 66%
Appliance of unsatisfactory quality or not as described	25 9%	8 15%	10 7%	7 10%	2 8%	11 12%	4 7%	2 20%	3 6%	3 9%	16 11%	7 7%	0 0	25 10%	20 9%	1 11%	4 12%	4 7%	21 10%
DAMAGE OR INJURY																			
Appliance caused damage to other possessions	5 2%	1 2%	4 3%	0 0	1 4%	0 0	1 2%	0 0	1 2%	2 6%	2 1%	2 2%	1 4%	4 2%	4 2%	0 0	1 3%	0 0	5 2%
Appliance caused injury	4 1%	2 4%	1 1%	1 1%	1 4%	1 1%	1 2%	0 0	1 2%	0 0	2 1%	2 2%	0 0	4 2%	2 1%	0 0	2 6%	0 0	4 2%
DELIVERY																			
Appliance not delivered	10 4%	2 4%	6 4%	2 2%	1 4%	4 4%	2 4%	1 9%	1 2%	1 3%	5 3%	5 4%	0 0	10 4%	8 3%	0 0	2 6%	6 9%	4 2%
Appliance only partially delivered or delivered late	30 11%	5 9%	18 12%	8 11%	4 17%	13 15%	6 10%	2 19%	6 10%	0 0	18 12%	10 10%	13 57%	18 7%	25 11%	1 11%	4 12%	6 11%	24 12%
CUSTOMER SERVICE																			
Poor customer service	32 12%	7 13%	18 12%	8 11%	1 4%	16 18%	6 12%	2 19%	4 7%	3 9%	21 14%	8 8%	1 6%	31 13%	28 12%	1 13%	4 11%	11 18%	22 11%
PRICING																			

QD6. Which of the items below describe the problem with the appliance or with the seller you obtained it from?

Mark all that apply.

	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL		
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
<b>TOTAL</b>	269	53	143	73	25	89	54	11	54	35	152	106	22	247	228	9	32	60	208
Unclear or complex pricing	1	0	1	0	0	1	0	0	0	0	1	0	0	1	1	0	0	0	1
	0	0	1%	0	0	1%	0	0	0	0	1%	0	0	0	0	0	0	0	0
<b>BILLING AND PAYMENTS</b>																			
Bill incorrect (e.g. I was overcharged)	1	0	0	1	0	0	0	0	1	0	0	1	0	1	1	0	0	1	0
	0	0	0	1%	0	0	0	0	1%	0	0	1%	0	0	0	0	0	1%	0
Disproportionate fees applied for late payment	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>GUARANTEE/WARRANTY</b>																			
Guarantee/warranty not honoured by seller	5	1	4	0	1	1	1	0	1	1	3	2	1	4	3	0	2	0	5
	2%	2%	3%	0	3%	1%	2%	0	2%	3%	2%	2%	6%	2%	1%	0	7%	1%	2%
<b>MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES</b>																			
Misleading or incorrect indication of price (e.g. hidden charges)	3	2	0	1	0	0	0	1	1	0	2	1	0	3	2	0	1	1	2
	1%	4%	0	1%	0	0	0	9%	2%	0	1%	1%	0	1%	1%	0	3%	2%	1%
Advertising was misleading	2	1	1	0	1	0	0	1	0	0	1	1	1	1	2	0	0	0	2
	1%	2%	1%	0	4%	0	0	9%	0	0	1%	1%	5%	0	1%	0	0	0	1%
Received false advice when buying appliance	4	0	3	1	0	2	1	0	1	0	2	2	0	4	4	0	0	1	3
	1%	0	2%	1%	0	2%	2%	0	2%	0	1%	2%	0	1%	2%	0	0	2%	1%
Was put under pressure when buying the appliance	2	0	2	0	0	1	1	0	0	0	1	1	0	2	2	0	0	1	1
	1%	0	1%	0	0	1%	2%	0	0	0	1%	1%	0	1%	1%	0	0	2%	0

1523

QD6. Which of the items below describe the problem with the appliance or with the seller you obtained it from?

Mark all that apply.

	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL		
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
<b>TOTAL</b>	269	53	143	73	25	89	54	11	54	35	152	106	22	247	228	9	32	60	208
<b>CONTRACTUAL ISSUES</b>																			
Missing or incomplete information in the contract (e.g. concerning right of withdrawal or identity of seller)	1 0	0 0	1 1%	0 0	0 0	0 0	0 0	0 0	1 2%	0 0	1 1%	0 0	0 0	1 0	1 0	0 0	0 0	0 0	1 0
Could not return the appliance when I changed my mind after buying	7 3%	1 2%	5 4%	1 1%	3 12%	0 0	2 4%	1 11%	1 2%	0 0	6 4%	1 1%	2 9%	5 2%	6 3%	0 0	1 3%	2 4%	5 2%
Other problem	16 6%	1 2%	11 8%	4 6%	0 0	4 5%	4 8%	1 10%	5 10%	1 3%	7 5%	8 7%	1 4%	15 6%	14 6%	0 0	2 6%	5 8%	11 5%
Don't know	1 0	0 0	1 1%	0 0	0 0	0 0	1 2%	0 0	0 0	0 0	0 0	1 1%	0 1%	1 0	1 0	0 0	0 1%	0 0	1 1%
<b>TOTAL 'QUALITY'</b>	200 74%	42 79%	99 69%	58 80%	17 68%	65 73%	39 71%	6 53%	41 74%	33 94%	111 73%	81 76%	5 21%	195 79%	171 75%	7 76%	22 69%	45 75%	153 74%
<b>TOTAL 'DAMAGE OR INJURY'</b>	7 3%	2 4%	4 3%	1 1%	1 4%	1 1%	2 4%	0 0	1 2%	2 6%	3 2%	3 3%	1 4%	6 2%	5 2%	0 0	2 6%	0 0	7 3%
<b>TOTAL 'DELIVERY'</b>	39 15%	7 13%	23 16%	10 13%	4 17%	17 19%	8 14%	3 28%	7 12%	1 3%	23 15%	14 13%	13 57%	26 11%	33 14%	1 11%	5 16%	11 19%	28 13%
<b>TOTAL 'CUSTOMER SERVICE'</b>	32 12%	7 13%	18 12%	8 11%	1 4%	16 18%	6 12%	2 19%	4 7%	3 9%	21 14%	8 8%	1 6%	31 13%	28 12%	1 13%	4 11%	11 18%	22 11%

QD6. Which of the items below describe the problem with the appliance or with the seller you obtained it from?

Mark all that apply.

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	269	53	143	73	25	89	54	11	54	35	152	106	22	247	228	9	32	60	208
TOTAL 'PRICING'	1 0	0 0	1 1%	0 0	0 0	1 1%	0 0	0 0	0 0	0 0	1 1%	0 0	0 0	1 0	1 0	0 0	0 0	0 0	1 0
TOTAL 'BILLING AND PAYMENTS'	1 0	0 0	0 0	1 1%	0 0	0 0	0 0	0 0	1 1%	0 0	0 0	1 1%	0 0	1 0	1 0	0 0	0 0	1 1%	0 0
TOTAL 'GUARANTEE/WARRANTY'	5 2%	1 2%	4 3%	0 0	1 3%	1 1%	1 2%	0 0	1 2%	1 3%	3 2%	2 2%	1 6%	4 2%	3 1%	0 0	2 7%	0 1%	5 2%
TOTAL 'MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES'	10 4%	3 6%	5 3%	2 3%	1 4%	3 3%	1 2%	2 19%	2 4%	0 0	5 3%	5 5%	1 5%	9 4%	9 4%	0 0	1 3%	3 5%	7 3%
TOTAL 'CONTRACTUAL ISSUES'	7 3%	1 2%	5 4%	1 1%	3 12%	0 0	2 4%	1 11%	1 2%	0 0	6 4%	1 1%	2 9%	5 2%	6 3%	0 0	1 3%	2 4%	5 2%

QD7A2. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the seller)? Mark 0 if you did not pay any over-/extra charges or hidden fees. If you are not sure, please give an estimate.

'The average is calculated based on all respondents who incurred over-/extra charges or hidden fees'

FILTER: ASK QD7A IF QD6= 9 OR 10 OR 12 OR 18

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	20	13	6	0	6	5	8	0	6	5	2	6	3	12	4
EUR 0	11	7	4	0	4	3	4	0	4	3	1	3	3	8	1
	57%	55%	62%	0	67%	62%	46%	0	67%	62%	47%	45%	80%	62%	24%
EUR 1 - EUR 49	2	1	1	0	2	0	0	0	2	0	0	0	0	0	2
	10%	8%	16%	0	33%	0	0	0	33%	0	0	0	0	0	51%
EUR 50 - EUR 149	1	1	0	0	0	0	1	0	0	0	0	1	0	0	1
	5%	7%	0	0	0	0	12%	0	0	0	0	16%	0	0	25%
EUR 150 - EUR 299	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EUR 300 or more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't Know	5	4	1	0	0	2	3	0	0	2	1	2	1	5	0
	28%	30%	22%	0	0	38%	42%	0	0	38%	53%	39%	20%	38%	0
Average	41,6	42,4	40	0	37,5	0	50	0	37,5	0	0	50	0	0	41,6

QD7A2. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the seller)? Mark 0 if you did not pay any over-/extra charges or hidden fees. If you are not sure, please give an estimate.

'The average is calculated based on all respondents who incurred over-/extra charges or hidden fees'

FILTER: ASK QD7A IF QD6= 9 OR 10 OR 12 OR 18

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	20	3	11	6	0	4	4	2	7	1	9	9	1	19	17	0	3	7	13
EUR 0	11	2	7	2	0	3	2	1	4	1	5	6	1	10	10	0	1	6	5
	57%	67%	65%	37%	0	77%	52%	49%	53%	100%	56%	64%	100%	55%	62%	0	32%	90%	40%
EUR 1 - EUR 49	2	0	1	1	0	1	1	0	0	0	1	0	0	2	2	0	0	0	2
	10%	0	9%	17%	0	23%	25%	0	0	0	11%	0	0	11%	12%	0	0	0	16%
EUR 50 - EUR 149	1	1	0	0	0	0	0	0	1	0	1	0	0	1	0	0	1	0	1
	5%	33%	0	0	0	0	0	0	14%	0	11%	0	0	5%	0	0	32%	0	8%
EUR 150 - EUR 299	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EUR 300 or more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't Know	5	0	3	3	0	0	1	1	2	0	2	3	0	5	4	0	1	1	5
	28%	0	25%	46%	0	0	24%	51%	33%	0	22%	36%	0	29%	26%	0	36%	10%	37%
Average	41,6	50	35	40	0	40	35	0	50	0	42,4	0	0	41,6	37,5	0	50	0	41,6

QD7A1. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the seller)? Mark 0 if you did not pay any over-/extra charges or hidden fees. If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QD7A IF QD6= 9 OR 10 OR 12 OR 18  
AVERAGE FOR ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	269	123	147	8	69	107	86	8	69	107	36	50	55	117	96
EUR 0	261	117	144	8	67	105	82	8	67	105	35	47	55	113	93
	97%	95%	98%	100%	97%	98%	95%	100%	97%	98%	97%	93%	99%	96%	97%
EUR 1 - EUR 49	2	1	1	0	2	0	0	0	2	0	0	0	0	0	2
	1%	1%	1%	0	3%	0	0	0	3%	0	0	0	0	0	2%
EUR 50 - EUR 149	1	1	0	0	0	0	1	0	0	0	0	1	0	0	1
	0	1%	0	0	0	0	1%	0	0	0	0	2%	0	0	1%
EUR 150 - EUR 299	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EUR 300 or more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't Know	5	4	1	0	0	2	3	0	0	2	1	2	1	5	0
	2%	3%	1%	0	0	2%	4%	0	0	2%	3%	5%	1%	4%	0
Average	0,5	0,7	0,3	0	1,1	0	0,6	0	1,1	0	0	1	0	0	1,3



QD7A1. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the seller)? Mark 0 if you did not pay any over-/extra charges or hidden fees. If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QD7A IF QD6= 9 OR 10 OR 12 OR 18  
AVERAGE FOR ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	269	53	143	73	25	89	54	11	54	35	152	106	22	247	228	9	32	60	208
EUR 0	261	52	139	69	25	88	52	10	51	35	148	103	22	239	222	9	30	59	200
	97%	98%	97%	95%	100%	99%	96%	90%	94%	100%	97%	97%	100%	97%	97%	100%	94%	99%	96%
EUR 1 - EUR 49	2	0	1	1	0	1	1	0	0	0	1	0	0	2	2	0	0	0	2
	1%	0	1%	1%	0	1%	2%	0	0	0	1%	0	0	1%	1%	0	0	0	1%
EUR 50 - EUR 149	1	1	0	0	0	0	0	0	1	0	1	0	0	1	0	0	1	0	1
	0	2%	0	0	0	0	0	0	2%	0	1%	0	0	0	0	0	3%	0	0
EUR 150 - EUR 299	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EUR 300 or more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't Know	5	0	3	3	0	0	1	1	2	0	2	3	0	5	4	0	1	1	5
	2%	0	2%	4%	0	0	2%	10%	4%	0	1%	3%	0	2%	2%	0	3%	1%	2%
Average	0,5	0,9	0,3	0,6	0	0,5	0,7	0	0,9	0	0,6	0	0	0,5	0,3	0	1,6	0	0,6

QD8. To what extent could you use the appliance as intended after the problem occurred?

FILTER: ASK QD8 IF QD6 = 1 OR 2 OR 3 OR 4 OR 5 OR 6 OR 8 OR 13 OR 14 OR 17 OR 18

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	258	116	141	7	66	105	80	7	66	105	34	46	54	113	91
Not at all	124	57	67	3	34	48	39	3	34	48	16	23	30	49	45
	48%	49%	47%	43%	52%	45%	48%	43%	52%	45%	46%	50%	57%	43%	50%
Partly, with major difficulty	47	23	24	0	9	22	17	0	9	22	8	9	5	23	19
	18%	20%	17%	0	14%	21%	21%	0	14%	21%	23%	19%	10%	20%	21%
Partly, with minor difficulty	48	20	28	4	15	16	13	4	15	16	6	7	4	28	14
	19%	17%	20%	57%	23%	15%	16%	57%	23%	15%	18%	15%	8%	25%	16%
Fully	38	16	21	0	7	19	12	0	7	19	5	7	14	13	11
	15%	14%	15%	0	10%	19%	15%	0	10%	19%	13%	16%	25%	12%	12%
TOTAL PARTLY (Net)	95	43	52	4	24	38	29	4	24	38	14	16	10	51	33
	37%	37%	37%	57%	36%	36%	37%	57%	36%	36%	40%	34%	18%	45%	37%
Don't know	1	0	1	0	1	0	0	0	1	0	0	0	0	0	1
	0	0	1%	0	1%	0	0	0	1%	0	0	0	0	0	1%

QD8. To what extent could you use the appliance as intended after the problem occurred?

FILTER: ASK QD8 IF QD6 = 1 OR 2 OR 3 OR 4 OR 5 OR 6 OR 8 OR 13 OR 14 OR 17 OR 18

	ACHIEVED EDUCATION				OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	258	51	136	71	24	83	52	11	52	34	145	102	21	236	221	8	29	59	197
Not at all	124	23	63	38	9	47	24	2	21	21	67	51	6	118	106	5	12	30	94
	48%	45%	46%	54%	37%	56%	46%	17%	40%	62%	46%	50%	28%	50%	48%	64%	43%	50%	48%
Partly, with major difficulty	47	12	27	8	8	18	7	2	8	3	31	16	2	45	38	2	7	7	40
	18%	24%	20%	11%	33%	22%	14%	21%	16%	9%	21%	15%	8%	19%	17%	26%	25%	12%	20%
Partly, with minor difficulty	48	10	24	14	4	12	13	4	7	7	30	15	5	43	43	1	4	11	35
	19%	19%	18%	20%	17%	14%	26%	34%	14%	22%	20%	15%	24%	18%	19%	10%	14%	19%	18%
Fully	38	6	22	10	3	6	8	3	16	2	16	21	8	29	33	0	5	11	27
	15%	12%	16%	14%	13%	7%	15%	28%	30%	7%	11%	20%	40%	12%	15%	0	19%	19%	14%
TOTAL PARTLY (Net)	95	22	51	22	12	30	20	6	16	11	60	31	7	88	81	3	11	18	75
	37%	43%	38%	31%	49%	36%	39%	55%	30%	31%	42%	30%	33%	37%	37%	36%	39%	31%	38%
Don't know	1	0	0	1	0	1	0	0	0	0	1	0	0	1	1	0	0	0	1
	0	0	0	1%	0	1%	0	0	0	0	1%	0	0	0	0	0	0	0	0

QD9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	269	123	147	8	69	107	86	8	69	107	36	50	55	117	96
Cancelled the purchase of the appliance within the cooling-off period	2 1%	1 1%	1 1%	0 0%	0 0%	2 2%	0 0%	0 0%	0 0%	2 2%	0 0%	0 0%	0 0%	2 2%	0 0%
Returned the appliance	71 26%	30 25%	41 28%	1 13%	21 31%	22 21%	27 31%	1 13%	21 31%	22 21%	12 32%	15 30%	8 14%	32 27%	32 33%
Repaired the appliance at my own expense	23 9%	14 11%	10 7%	0 0%	6 9%	7 6%	11 12%	0 0%	6 9%	7 6%	4 11%	7 13%	8 14%	10 8%	6 6%
Bought a replacement appliance	29 11%	9 7%	20 14%	1 13%	3 4%	17 16%	8 9%	1 13%	3 4%	17 16%	2 5%	6 11%	13 23%	8 7%	8 9%
Withheld payment for the appliance	4 1%	3 2%	1 1%	0 0%	1 2%	1 1%	2 2%	0 0%	1 2%	1 1%	1 3%	1 2%	1 2%	2 2%	1 1%
Made a complaint to the seller	96 36%	40 33%	56 38%	3 32%	24 34%	42 39%	28 33%	3 32%	24 34%	42 39%	12 34%	16 33%	11 19%	40 34%	46 48%
Asked the seller for repair, replacement or refund of the money I paid	87 32%	41 33%	46 31%	6 74%	16 24%	35 33%	30 34%	6 74%	16 24%	35 33%	11 29%	19 38%	9 16%	38 33%	40 42%
Asked the seller for compensation for damages or losses	12 5%	6 5%	6 4%	0 0%	2 3%	4 4%	6 7%	0 0%	2 3%	4 4%	3 8%	3 6%	2 4%	5 4%	5 5%
Made a complaint to a government body or consumer organisation	3 1%	2 2%	1 1%	0 0%	3 4%	0 0%	0 0%	0 0%	3 4%	0 0%	0 0%	0 0%	0 0%	2 2%	1 1%

QD9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	269	123	147	8	69	107	86	8	69	107	36	50	55	117	96
Took the seller to an out-of-court dispute settlement/alternative dispute resolution body (ADR)	1 0	0 0	1 0	0 0	1 1%	0 0	0 0	0 0	1 1%	0 0	0 0	0 0	1 1%	0 0	0 0
Took the seller to court	1 0	1 1%	0 0	0 0	1 1%	0 0	0 0	0 0	1 1%	0 0	0 0	0 0	0 0	1 1%	0 0
Other action	13 5%	5 4%	8 5%	0 0	4 5%	4 4%	5 6%	0 0	4 5%	4 4%	4 10%	2 3%	2 4%	7 6%	4 4%
Have not taken any action	22 8%	11 9%	11 8%	0 0	8 12%	8 7%	6 7%	0 0	8 12%	8 7%	2 6%	4 8%	10 19%	6 5%	5 5%
Don't know	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
TOTAL 'TOOK THE SELLER TO COURT OR TO AN OUT-OF COURT DISPUTE RESOLUTION BODY'	2 1%	1 1%	1 0	0 0	2 2%	0 0	0 0	0 0	2 2%	0 0	0 0	0 0	1 1%	1 1%	0 0
TOTAL 'MADE A COMPLAINT TO A GOVERNMENT BODY OR CONSUMER ORGANISATION OR TOOK THE SELLER TO AN OUT-OF-COURT DISPUTE RESOLUTION BODY'	4 1%	2 2%	2 1%	0 0	4 5%	0 0	0 0	0 0	4 5%	0 0	0 0	0 0	1 1%	2 2%	1 1%
TOTAL 'AT LEAST ONE ACTION'	247 92%	112 91%	135 92%	8 100%	61 88%	99 93%	80 93%	8 100%	61 88%	99 93%	34 94%	46 92%	45 81%	111 95%	91 95%

1533

QD9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL		
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	269	53	143	73	25	89	54	11	54	35	152	106	22	247	228	9	32	60	208
Cancelled the purchase of the appliance within the cooling-off period	2 1%	1 2%	0 0	1 1%	0 0	0 0	0 0	2 18%	0 0	0 0	1 1%	1 1%	0 0	2 1%	2 1%	0 0	0 0	2 3%	0 0
Returned the appliance	71 26%	19 36%	36 25%	16 22%	3 11%	29 33%	12 22%	1 9%	14 25%	12 35%	40 26%	27 25%	0 0	71 29%	57 25%	4 45%	10 30%	10 16%	61 30%
Repaired the appliance at my own expense	23 9%	6 11%	13 9%	5 6%	2 7%	4 4%	11 20%	0 0	5 9%	1 3%	14 9%	9 9%	0 0	23 9%	18 8%	0 0	5 16%	3 5%	20 10%
Bought a replacement appliance	29 11%	1 2%	9 6%	19 25%	4 16%	8 9%	2 4%	0 0	12 23%	2 5%	7 5%	20 19%	0 0	29 12%	25 11%	0 0	3 10%	9 15%	20 9%
Withheld payment for the appliance	4 1%	0 0	2 1%	2 3%	0 0	3 3%	0 0	0 0	1 2%	0 0	3 2%	1 1%	0 0	4 2%	2 1%	1 11%	1 3%	1 2%	3 1%
Made a complaint to the seller	96 36%	21 39%	51 36%	24 33%	11 44%	37 42%	17 32%	4 37%	12 23%	15 42%	54 35%	34 32%	0 0	96 39%	84 37%	2 22%	10 32%	20 33%	75 36%
Asked the seller for repair, replacement or refund of the money I paid	87 32%	20 38%	45 32%	22 30%	6 24%	31 35%	16 30%	2 18%	17 31%	15 42%	59 39%	22 21%	0 0	87 35%	71 31%	3 33%	13 40%	22 36%	64 31%
Asked the seller for compensation for damages or losses	12 5%	4 8%	4 3%	4 6%	2 8%	6 7%	0 0	1 9%	3 6%	0 0	8 5%	3 3%	0 0	12 5%	9 4%	0 0	3 9%	5 9%	7 3%
Made a complaint to a government body or consumer organisation	3 1%	0 0	3 2%	0 0	0 0	0 0	3 5%	0 0	0 0	0 0	2 1%	1 1%	0 0	3 1%	3 1%	0 0	0 0	2 3%	1 0

QD9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL		
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	269	53	143	73	25	89	54	11	54	35	152	106	22	247	228	9	32	60	208
Took the seller to an out-of-court dispute settlement/alternative dispute resolution body (ADR)	1 0	0 0	0 0	1 1%	0 0	1 1%	0 0	0 0	0 0	0 0	0 0	1 1%	0 0	1 0	1 0	0 0	0 0	1 1%	0 0
Took the seller to court	1 0	0 0	1 1%	0 0	0 0	0 0	1 2%	0 0	0 0	0 0	1 1%	0 0	0 0	1 0	1 0	0 0	0 0	0 0	1 1
Other action	13 5%	0 0	9 6%	4 6%	1 4%	6 6%	2 4%	1 11%	2 4%	1 3%	5 3%	7 7%	0 0	13 5%	13 6%	0 0	0 0	5 8%	8 4%
Have not taken any action	22 8%	4 8%	14 10%	4 5%	3 13%	5 6%	5 9%	3 25%	5 10%	1 3%	14 9%	7 6%	22 100%	0 0	17 7%	1 11%	4 14%	4 7%	18 9%
Don't know	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
TOTAL 'TOOK THE SELLER TO COURT OR TO AN OUT-OF COURT DISPUTE RESOLUTION BODY'	2 1%	0 0	1 1%	1 1%	0 0	1 1%	1 2%	0 0	0 0	0 0	1 1%	1 1%	0 0	2 1%	2 1%	0 0	0 0	1 1%	1 0
TOTAL 'MADE A COMPLAINT TO A GOVERNMENT BODY OR CONSUMER ORGANISATION OR TOOK THE SELLER TO AN OUT-OF-COURT DISPUTE RESOLUTION BODY'	4 1%	0 0	3 2%	1 1%	0 0	1 1%	3 5%	0 0	0 0	0 0	2 1%	2 2%	0 0	4 1%	4 2%	0 0	0 0	3 4%	1 0
TOTAL 'AT LEAST ONE ACTION'	247 92%	49 92%	129 90%	69 95%	22 87%	83 94%	49 91%	8 75%	49 90%	34 97%	138 91%	100 94%	0 0	247 100%	212 93%	8 89%	28 86%	56 93%	190 71%

QD9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QD9BIS IF 'HAS NOT TAKEN ANY ACTION', QD9 = 13

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	22	11	11	0	8	8	6	0	8	8	2	4	10	6	5
I was unlikely to get a satisfactory solution to the problem I encountered	5 24%	3 29%	2 18%	0	3 39%	1 15%	1 16%	0	3 39%	1 15%	0	1 23%	1 10%	1 17%	3 66%
The sums involved were too small	0 0	0 0	0 0	0	0	0	0	0	0	0	0	0	0	0	0
I did not know how or where to complain	0 0	0 0	0 0	0	0	0	0	0	0	0	0	0	0	0	0
I was not sure of my rights as a consumer	0 0	0 0	0 0	0	0	0	0	0	0	0	0	0	0	0	0
I thought it would take too long	3 13%	3 27%	0	0	0	2 24%	1 16%	0	0	2 24%	1 51%	0	1 10%	0	1 21%
I tried to complain about other problems in the past but was not successful	2 9%	1 9%	1 9%	0	1 13%	0	1 16%	0	1 13%	0	1 51%	0	1 10%	0	1 21%
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	2 9%	2 18%	0	0	1 13%	1 12%	0	0	1 13%	1 12%	0	0	1 10%	1 17%	0
The complaints procedure was too complicated	2 11%	0	2 21%	0	2 22%	0	1 10%	0	2 22%	0	0	1 15%	1 6%	2 29%	0



QD9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QD9BIS IF 'HAS NOT TAKEN ANY ACTION', QD9 = 13

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	22	11	11	0	8	8	6	0	8	8	2	4	10	6	5
Provider fixed problem on its own initiative	3 12%	2 16%	1 8%	0	1 8%	0	2 31%	0	1 8%	0	0	2 46%	1 12%	1 13%	1 14%
I have not had the time yet	1 7%	0	1 13%	0	0 6%	0	1 16%	0	0 6%	0	1 49%	0	0	1 25%	0
Other	5 25%	1 9%	4 39%	0	1 12%	4 48%	1 10%	0	1 12%	4 48%	0	1 15%	5 53%	0	0
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QD9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QD9BIS IF 'HAS NOT TAKEN ANY ACTION', QD9 = 13

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	22	4	14	4	3	5	5	3	5	1	14	7	22	0	17	1	4	4	18
I was unlikely to get a satisfactory solution to the problem I encountered	5 24%	2 47%	1 7%	2 61%	2 70%	0	1 22%	1 37%	1 19%	0	3 22%	2 30%	5 24%	0	3 20%	0	2 44%	1 28%	4 23%
The sums involved were too small	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
I did not know how or where to complain	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
I was not sure of my rights as a consumer	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
I thought it would take too long	3 13%	0	2 14%	1 27%	1 30%	0	1 21%	0	1 19%	0	2 14%	0	3 13%	0	2 12%	0	1 23%	0	3 17%
I tried to complain about other problems in the past but was not successful	2 9%	0	2 14%	0	0	0	0	1 37%	1 19%	0	2 14%	0	2 9%	0	1 6%	0	1 23%	0	2 12%
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	2 9%	1 24%	1 7%	0	0	1 19%	1 22%	0	0	0	2 14%	0	2 9%	0	1 6%	1 100%	0	0	2 11%
The complaints procedure was too complicated	2 11%	0	2 17%	0	0	0	0	2 63%	1 12%	0	2 17%	0	2 11%	0	2 10%	0	1 14%	2 40%	1 4%

QD9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QD9BIS IF 'HAS NOT TAKEN ANY ACTION', QD9 = 13

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	22	4	14	4	3	5	5	3	5	1	14	7	22	0	17	1	4	4	18
Provider fixed problem on its own initiative	3	1	1	0	0	0	1	0	2	0	0	3	3	0	2	0	0	1	1
	12%	29%	10%	0	0	0	15%	0	37%	0	0	39%	12%	0	15%	0	5%	33%	7%
I have not had the time yet	1	0	1	0	0	0	0	0	0	1	0	1	1	0	1	0	0	0	1
	7%	0	7%	13%	0	9%	0	0	0	100%	0	22%	7%	0	9%	0	0	0	8%
Other	5	0	5	0	0	4	1	0	1	0	5	1	5	0	5	0	1	0	5
	25%	0	38%	0	0	72%	21%	0	12%	0	33%	10%	25%	0	29%	0	14%	0	31%
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QD10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the seller, going to an alternative dispute resolution body or to court, repairing or replacing the appliance etc.?

Average time loss of respondents who incurred time loss.

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	269	123	147	8	69	107	86	8	69	107	36	50	55	117	96
Less than 1 hour	42	16	26	3	5	21	14	3	5	21	6	8	9	18	15
	16%	13%	18%	32%	7%	19%	16%	32%	7%	19%	16%	17%	17%	16%	15%
1 to 2 hours	54	22	33	4	15	21	14	4	15	21	6	9	10	30	14
	20%	18%	22%	53%	22%	19%	17%	53%	22%	19%	16%	17%	19%	26%	15%
3 to 4 hours	52	31	21	1	13	16	22	1	13	16	10	12	10	18	23
	19%	25%	14%	15%	18%	15%	26%	15%	18%	15%	29%	23%	19%	15%	24%
5 to 10 hours	32	11	21	0	8	11	13	0	8	11	4	9	5	17	10
	12%	9%	15%	0	12%	10%	15%	0	12%	10%	11%	17%	9%	14%	11%
11 to 20 hours	13	5	8	0	5	8	0	0	5	8	0	0	0	4	9
	5%	4%	6%	0	7%	8%	0	0	7%	8%	0	0	0	4%	9%
More than 20 hours	57	27	31	0	19	22	16	0	19	22	7	9	12	24	22
	21%	22%	21%	0	28%	20%	19%	0	28%	20%	20%	18%	21%	20%	23%
No time lost	4	2	2	0	1	2	1	0	1	2	0	1	3	1	0
	1%	2%	1%	0	1%	2%	1%	0	1%	2%	0	1%	5%	1%	0
Don't remember	14	9	5	0	2	7	6	0	2	7	3	3	6	6	3
	5%	8%	3%	0	3%	6%	6%	0	3%	6%	8%	5%	10%	5%	3%
Average	7,5	7,5	7,4	1,5	9,1	7,5	6,6	1,5	9,1	7,5	6,7	6,6	7,1	7	8,2

1540

QD10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the seller, going to an alternative dispute resolution body or to court, repairing or replacing the appliance etc.?

Average time loss of respondents who incurred time loss.

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	269	123	147	8	69	107	86	8	69	107	36	50	55	117	96
TOTAL 'AT LEAST SOME TIME LOST'	251	111	140	8	66	98	80	8	66	98	33	47	47	110	93
	93%	91%	95%	100%	96%	92%	93%	100%	96%	92%	92%	93%	85%	94%	97%

QD10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the seller, going to an alternative dispute resolution body or to court, repairing or replacing the appliance etc.?

FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION				OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	269	53	143	73	25	89	54	11	54	35	152	106	22	247	228	9	32	60	208
Less than 1 hour	42	9	25	9	1	17	7	0	7	11	20	21	6	36	35	2	5	7	34
	16%	17%	17%	12%	4%	19%	13%	0	12%	31%	13%	20%	29%	15%	15%	23%	16%	12%	16%
1 to 2 hours	54	9	25	21	5	14	9	3	15	7	24	30	5	50	47	3	4	19	36
	20%	17%	17%	28%	20%	16%	17%	24%	28%	20%	16%	29%	21%	20%	21%	34%	12%	31%	17%
3 to 4 hours	52	12	27	13	4	21	12	0	11	3	30	21	4	47	42	1	8	9	43
	19%	23%	19%	17%	17%	23%	22%	0	21%	9%	19%	20%	19%	19%	19%	13%	25%	15%	21%
5 to 10 hours	32	6	14	12	2	10	3	3	8	6	20	10	1	31	28	1	3	5	27
	12%	11%	10%	16%	8%	11%	6%	29%	14%	17%	13%	9%	4%	13%	12%	9%	9%	8%	13%
11 to 20 hours	13	2	8	3	3	4	2	1	1	2	8	2	0	13	11	0	2	0	13
	5%	4%	6%	4%	12%	5%	4%	10%	2%	6%	5%	2%	1%	5%	5%	0	7%	0	6%
More than 20 hours	57	11	32	14	6	19	15	3	9	5	38	18	1	56	49	1	7	18	39
	21%	21%	23%	19%	23%	22%	27%	28%	17%	15%	25%	17%	5%	23%	22%	11%	22%	30%	19%
No time lost	4	0	3	1	1	1	0	1	1	0	3	0	4	0	3	0	1	0	4
	1%	0	2%	1%	4%	1%	0	9%	1%	0	2%	0	16%	0	1%	0	2%	0	2%
Don't remember	14	4	9	1	3	2	6	0	3	1	9	4	1	13	11	1	2	2	12
	5%	7%	7%	1%	11%	2%	11%	0	5%	3%	6%	3%	5%	5%	5%	11%	6%	3%	6%
Average	7,5	7,3	7,8	6,9	9,4	7,3	8,5	10,5	6,3	6,1	8,5	5,8	3,2	7,8	7,5	4,4	7,9	8	7,3

QD10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the seller, going to an alternative dispute resolution body or to court, repairing or replacing the appliance etc.?

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	269	53	143	73	25	89	54	11	54	35	152	106	22	247	228	9	32	60	208
TOTAL 'AT LEAST SOME TIME LOST'	251 93%	49 93%	131 92%	71 97%	21 85%	86 97%	48 89%	10 91%	51 94%	34 97%	141 92%	103 97%	17 79%	234 95%	214 94%	8 89%	30 92%	58 97%	192 92%

QD11. To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	269	123	147	8	69	107	86	8	69	107	36	50	55	117	96
Not at all or only a little	54 20%	29 24%	25 17%	3 33%	11 16%	22 20%	19 22%	3 33%	11 16%	22 20%	8 21%	11 22%	20 36%	18 15%	16 17%
Moderately	59 22%	23 19%	36 25%	3 43%	10 14%	29 27%	17 20%	3 43%	10 14%	29 27%	5 15%	11 23%	8 15%	29 25%	21 22%
Quite a lot	88 33%	37 30%	51 35%	2 23%	30 44%	29 27%	27 31%	2 23%	30 44%	29 27%	14 40%	13 26%	17 31%	46 39%	24 25%
Extremely	67 25%	33 27%	34 23%	0 0	17 25%	27 26%	22 26%	0 0	17 25%	27 26%	8 21%	15 29%	10 18%	24 20%	33 34%
TOTAL 'A LITTLE / MODERATELY'	114 42%	52 42%	62 42%	6 77%	21 31%	51 47%	36 42%	6 77%	21 31%	51 47%	13 36%	23 45%	29 52%	48 41%	37 39%
TOTAL 'QUITE A LOT / EXTREMELY'	155 57%	70 57%	85 58%	2 23%	48 69%	56 53%	49 57%	2 23%	48 69%	56 53%	22 61%	28 55%	27 48%	70 59%	57 60%
Don't know	1 0	1 1%	0 0	0 0	0 0	0 0	1 1%	0 0	0 0	0 0	1 3%	0 0	0 0	0 0	1 1%



QD11. To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL		
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	269	53	143	73	25	89	54	11	54	35	152	106	22	247	228	9	32	60	208
Not at all or only a little	54	8	25	21	3	13	13	0	17	8	16	38	2	53	42	6	7	18	35
	20%	15%	18%	29%	13%	15%	24%	0	32%	22%	11%	36%	9%	21%	18%	66%	21%	30%	17%
Moderately	59	12	33	14	8	18	10	3	10	9	36	19	5	54	53	1	5	10	50
	22%	23%	23%	19%	31%	21%	18%	26%	18%	26%	24%	18%	22%	22%	23%	11%	17%	16%	24%
Quite a lot	88	22	43	23	10	30	15	7	15	11	52	32	14	74	78	1	9	16	72
	33%	41%	30%	31%	40%	34%	28%	65%	27%	31%	34%	30%	65%	30%	34%	11%	28%	27%	35%
Extremely	67	10	41	15	3	27	16	1	12	7	47	17	1	66	55	1	11	15	52
	25%	19%	29%	21%	12%	30%	30%	9%	23%	20%	31%	16%	4%	27%	24%	11%	34%	25%	25%
TOTAL 'A LITTLE / MODERATELY'	114	20	59	35	11	32	23	3	27	17	53	57	7	107	94	7	12	28	84
	42%	38%	41%	48%	44%	36%	42%	26%	50%	48%	35%	54%	30%	43%	41%	78%	38%	46%	41%
TOTAL 'QUITE A LOT / EXTREMELY'	155	32	85	38	13	57	31	8	27	18	99	49	15	139	133	2	20	31	124
	57%	60%	59%	52%	52%	64%	58%	74%	50%	52%	65%	46%	70%	56%	58%	22%	62%	52%	59%
Don't know	1	1	0	0	1	0	0	0	0	0	1	0	0	1	1	0	0	1	0
	0	2%	0	0	4%	0	0	0	0	0	1%	0	0	0	0	0	0	2%	0

QD12A12. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

Costs of repairs or replacement at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs of repairs or replacement'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	269	123	147	8	69	107	86	8	69	107	36	50	55	117	96
EUR 0	123	59	64	7	34	52	30	7	34	52	13	17	23	57	43
	46%	48%	44%	85%	50%	49%	35%	85%	50%	49%	36%	35%	42%	48%	45%
EUR 1 - EUR 99	28	15	13	0	11	7	10	0	11	7	3	6	6	9	11
	10%	12%	9%	0	16%	6%	11%	0	16%	6%	8%	13%	12%	8%	12%
EUR 100 - EUR 199	4	2	3	0	0	2	3	0	0	2	1	2	1	2	1
	2%	1%	2%	0	0	2%	3%	0	0	2%	3%	3%	3%	2%	1%
EUR 200 - EUR 349	5	1	4	0	2	2	1	0	2	2	0	1	2	1	2
	2%	1%	3%	0	3%	2%	2%	0	3%	2%	0	3%	4%	1%	2%
EUR 350 - EUR 499	3	1	2	0	0	2	1	0	0	2	0	1	2	1	0
	1%	1%	1%	0	0	2%	1%	0	0	2%	0	1%	4%	1%	0
EUR 500 or More	7	6	2	0	2	1	5	0	2	1	1	4	4	4	0
	3%	4%	1%	0	2%	1%	6%	0	2%	1%	3%	8%	7%	3%	0
Not relevant	85	32	53	0	19	34	31	0	19	34	15	16	14	36	34
	31%	26%	36%	0	28%	32%	36%	0	28%	32%	42%	32%	26%	31%	36%
Don't remember	14	8	6	1	1	6	6	1	1	6	3	3	2	8	4
	5%	6%	4%	15%	1%	6%	7%	15%	1%	6%	8%	5%	3%	7%	4%
Average	229,6	272,3	185,5	0	145,5	191,9	322,6	0	145,5	191,9	182,4	372,4	267,7	318,6	97,1

1546

**CONSUMER DETRIMENT**

Socio-demographic tables

QD12A12. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

Costs of repairs or replacement at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs of repairs or replacement'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	269	53	143	73	25	89	54	11	54	35	152	106	22	247	228	9	32	60	208
EUR 0	123	22	69	32	12	42	23	7	20	20	72	48	15	108	108	3	13	31	91
	46%	41%	49%	44%	49%	47%	42%	64%	36%	56%	47%	45%	69%	44%	47%	34%	39%	52%	44%
EUR 1 - EUR 99	28	6	17	4	1	5	13	1	6	2	19	6	1	26	21	0	6	2	25
	10%	12%	12%	6%	3%	6%	24%	9%	10%	6%	13%	6%	5%	11%	9%	0	19%	3%	12%
EUR 100 - EUR 199	4	1	4	0	0	0	2	0	1	2	4	1	1	4	3	0	2	0	4
	2%	2%	2%	0	0	0	3%	0	1%	6%	2%	1%	3%	2%	1%	0	5%	0	2%
EUR 200 - EUR 349	5	0	3	3	1	2	0	1	1	0	2	3	0	5	5	0	0	2	3
	2%	0	2%	4%	4%	2%	0	8%	2%	0	1%	3%	0	2%	2%	0	0	3%	2%
EUR 350 - EUR 499	3	0	2	1	0	0	2	0	1	0	0	3	0	3	3	0	0	1	2
	1%	0	2%	1%	0	0	4%	0	1%	0	0	3%	0	1%	1%	0	0	2%	1%
EUR 500 or More	7	1	1	6	0	4	0	0	3	1	1	6	0	7	6	0	1	1	6
	3%	2%	1%	8%	0	4%	0	0	5%	3%	1%	6%	0	3%	3%	0	3%	2%	3%
Not relevant	85	21	42	21	9	31	12	2	21	10	46	34	5	80	73	3	9	20	65
	31%	40%	29%	29%	37%	35%	21%	18%	38%	29%	30%	32%	23%	32%	32%	34%	27%	33%	31%
Don't remember	14	2	5	7	2	5	3	0	3	0	9	4	0	14	9	3	2	3	11
	5%	4%	4%	9%	8%	6%	6%	0	5%	0	6%	4%	0	6%	4%	33%	6%	5%	5%
Average	229,6	136,1	184,1	379,7	155,6	457,2	95,8	136,2	249,4	210,4	99,5	413,9	72,8	235,8	250,6	0	137	268,4	1547,3,8

CONSUMER DETRIMENT

Socio-demographic tables

QD12A22. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs related to court proceedings'

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	269	123	147	8	69	107	86	8	69	107	36	50	55	117	96
EUR 0	163	77	86	7	47	63	46	7	47	63	16	31	37	72	54
	60%	63%	59%	85%	68%	59%	54%	85%	68%	59%	44%	61%	66%	61%	57%
EUR 1 - EUR 99	2	2	0	0	1	0	1	0	1	0	0	1	1	1	0
	1%	1%	0	0	1%	0	1%	0	1%	0	0	2%	2%	1%	0
EUR 100 - EUR 199	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EUR 200 or More	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Not relevant	92	36	56	0	18	40	34	0	18	40	17	17	16	39	36
	34%	30%	38%	0	26%	37%	40%	0	26%	37%	47%	34%	29%	33%	38%
Don't remember	13	8	5	1	3	4	5	1	3	4	3	2	2	6	5
	5%	6%	3%	15%	4%	4%	5%	15%	4%	4%	8%	3%	3%	5%	5%
Average	9,6	9,6	0	0	12,5	0	6,5	0	12,5	0	0	6,5	12,5	6,5	0

QD12A22. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs related to court proceedings'

FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL		
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	269	53	143	73	25	89	54	11	54	35	152	106	22	247	228	9	32	60	208
EUR 0	163	26	92	45	14	49	36	9	32	23	93	66	16	147	139	3	20	37	125
	60%	49%	64%	62%	56%	55%	66%	82%	59%	65%	61%	62%	73%	59%	61%	34%	64%	61%	60%
EUR 1 - EUR 99	2	0	1	1	0	2	0	0	0	0	0	2	0	2	2	0	0	1	1
	1%	0	1%	1%	0	2%	0	0	0	0	0	2%	0	1%	1%	0	0	1%	0
EUR 100 - EUR 199	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EUR 200 or More	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Not relevant	92	24	45	23	9	35	13	2	22	11	50	37	6	86	79	3	10	19	73
	34%	45%	31%	32%	36%	39%	24%	18%	40%	32%	33%	35%	27%	35%	35%	34%	30%	31%	35%
Don't remember	13	3	6	4	2	3	5	0	1	1	9	2	0	13	8	3	2	4	9
	5%	6%	4%	5%	8%	3%	9%	0	1%	3%	6%	2%	0	5%	3%	33%	6%	7%	4%
Average	9,6	0	6,5	12,5	0	9,6	0	0	0	0	0	9,6	0	9,6	9,6	0	0	12,5	6,5

QD12A32. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred other extra costs'

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	269	123	147	8	69	107	86	8	69	107	36	50	55	117	96
EUR 0	115	54	61	6	32	43	34	6	32	43	10	23	25	56	33
	43%	44%	41%	72%	47%	40%	39%	72%	47%	40%	29%	47%	45%	48%	35%
EUR 1 - EUR 19	27	14	13	1	6	9	11	1	6	9	3	8	8	6	13
	10%	11%	9%	13%	8%	8%	13%	13%	8%	8%	8%	15%	14%	5%	13%
EUR 20 - EUR 49	18	8	10	0	3	9	6	0	3	9	2	4	2	9	7
	7%	6%	7%	0	4%	9%	7%	0	4%	9%	6%	8%	3%	8%	7%
EUR 50 - EUR 124	10	6	4	0	4	5	1	0	4	5	1	0	0	6	4
	4%	5%	3%	0	6%	4%	2%	0	6%	4%	4%	0	0	5%	4%
EUR 125 or more	3	1	2	0	2	1	0	0	2	1	0	0	1	1	1
	1%	1%	2%	0	3%	1%	0	0	3%	1%	0	0	1%	1%	1%
Not relevant	84	33	52	0	20	34	30	0	20	34	16	14	18	34	31
	31%	27%	35%	0	29%	32%	35%	0	29%	32%	45%	28%	32%	29%	33%
Don't remember	13	8	5	1	2	6	4	1	2	6	3	1	2	5	6
	5%	6%	3%	15%	3%	6%	4%	15%	3%	6%	8%	2%	3%	4%	6%
Average	52,9	28,6	76,6	10	44,8	86,3	18,4	10	44,8	86,3	24,1	15,4	17,3	38,8	80,6

QD12A32. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred other extra costs'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	269	53	143	73	25	89	54	11	54	35	152	106	22	247	228	9	32	60	208
EUR 0	115	24	57	34	5	32	29	7	25	17	61	51	12	103	96	3	15	27	86
	43%	45%	40%	47%	20%	37%	53%	64%	46%	48%	40%	48%	56%	41%	42%	34%	48%	46%	41%
EUR 1 - EUR 19	27	2	20	5	1	13	4	0	6	2	19	8	4	23	24	0	3	6	21
	10%	4%	14%	7%	4%	15%	7%	0	11%	6%	12%	7%	17%	9%	10%	0	9%	10%	10%
EUR 20 - EUR 49	18	2	13	3	3	6	3	0	4	2	13	4	0	18	15	0	3	4	14
	7%	4%	9%	4%	12%	6%	5%	0	8%	6%	9%	4%	0	7%	7%	0	9%	6%	7%
EUR 50 - EUR 124	10	0	6	4	1	6	1	2	1	0	7	3	0	10	10	0	0	3	7
	4%	0	4%	6%	4%	6%	2%	18%	1%	0	4%	3%	0	4%	4%	0	0	6%	3%
EUR 125 or more	3	0	1	2	2	1	0	0	0	0	1	2	0	3	3	0	0	0	3
	1%	0	1%	2%	9%	1%	0	0	0	0	1%	2%	0	1%	1%	0	0	0	1%
Not relevant	84	22	41	21	10	28	13	2	18	13	43	36	6	78	73	3	9	16	68
	31%	42%	29%	29%	40%	31%	25%	18%	33%	38%	29%	34%	27%	32%	32%	34%	27%	26%	33%
Don't remember	13	3	6	4	3	3	4	0	1	1	8	3	0	13	8	3	2	4	9
	5%	6%	4%	5%	12%	3%	8%	0	1%	3%	5%	3%	0	5%	3%	33%	6%	6%	4%
Average	52,9	18,5	26,4	138,4	251,4	24,5	23,8	62,2	20	13,2	59,3	39,1	2	56,5	56,9	0	18,5	30,1	59,6

QD12AT2. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who incurred costs trying to sort out the problem'

INDICATE TOTAL AMOUNT

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	269	123	147	8	69	107	86	8	69	107	36	50	55	117	96
EUR 0	102	49	53	6	29	42	25	6	29	42	10	15	16	52	34
	38%	40%	36%	72%	43%	39%	29%	72%	43%	39%	29%	29%	29%	44%	36%
EUR 1 - EUR 99	73	39	34	1	20	28	24	1	20	28	8	15	15	26	31
	27%	31%	23%	13%	29%	27%	28%	13%	29%	27%	24%	30%	27%	22%	32%
EUR 100 - EUR 199	6	2	4	0	1	2	3	0	1	2	1	2	1	3	1
	2%	1%	3%	0%	2%	2%	3%	0%	2%	2%	3%	3%	3%	3%	1%
EUR 200 - EUR 349	5	1	4	0	2	2	1	0	2	2	0	1	2	1	2
	2%	1%	3%	0%	3%	2%	2%	0%	3%	2%	0%	3%	4%	1%	2%
EUR 350 - EUR 499	3	1	2	0	0	2	1	0	0	2	0	1	2	1	0
	1%	1%	1%	0%	0%	2%	1%	0%	0%	2%	0%	1%	4%	1%	0%
EUR 500 or More	9	6	3	0	2	2	5	0	2	2	1	4	4	4	1
	3%	4%	2%	0%	2%	2%	6%	0%	2%	2%	3%	8%	7%	3%	1%
Not relevant	64	20	44	0	14	25	24	0	14	25	12	12	13	27	23
	24%	16%	30%	0%	20%	24%	28%	0%	20%	24%	34%	24%	24%	23%	24%
Don't remember	9	6	3	1	1	3	4	1	1	3	300%	1	2	4	3
	3%	5%	2%	15%	1%	3%	4%	15%	1%	3%	8%	2%	3%	3%	3%
Average	147,1	155,5	138,7	10	114,8	129,3	194,9	10	114,8	129,3	102,4	237	183,3	175,6	96,6

1552

**CONSUMER DETRIMENT**

Socio-demographic tables

Fieldwork dates: 15/02/2016 - 17/03/2016

436



QD12AT2. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who incurred costs trying to sort out the problem'

INDICATE TOTAL AMOUNT

	ACHIEVED EDUCATION				OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	269	53	143	73	25	89	54	11	54	35	152	106	22	247	228	9	32	60	208
EUR 0	102	23	53	26	8	28	23	6	17	20	58	39	90	11	87	3	12	24	76
	38%	43%	37%	35%	32%	32%	42%	55%	31%	56%	38%	37%	36%	52%	38%	34%	36%	40%	37%
EUR 1 - EUR 99	73	9	49	15	5	28	20	2	14	4	51	19	68	5	62	0	11	15	58
	27%	17%	34%	21%	20%	32%	36%	18%	26%	12%	33%	18%	27%	22%	27%	0%	35%	25%	28%
EUR 100 - EUR 199	6	1	5	0	1	0	2	0	1	2	4	2	5	1	4	0	2	0	6
	2%	2%	3%	0%	4%	0%	3%	0%	1%	6%	2%	2%	2%	3%	2%	0%	5%	0%	3%
EUR 200 - EUR 349	5	0	3	3	1	2	0	1	1	0	2	3	5	0	5	0	0	2	3
	2%	0%	2%	4%	4%	2%	0%	8%	2%	0%	1%	3%	2%	0%	2%	0%	0%	3%	2%
EUR 350 - EUR 499	3	0	2	1	0	0	2	0	1	0	0	3	3	0	3	0	0	1	2
	1%	0%	2%	1%	0%	0%	4%	0%	1%	0%	0%	3%	1%	0%	1%	0%	0%	2%	1%
EUR 500 or More	9	1	1	7	1	4	0	0	3	1	2	6	9	0	8	0	1	1	8
	3%	2%	1%	9%	4%	4%	0%	0%	5%	3%	1%	6%	3%	0%	3%	0%	3%	2%	4%
Not relevant	64	17	28	18	7	24	6	2	17	8	30	31	59	5	55	3	6	14	50
	24%	32%	20%	25%	29%	27%	10%	18%	31%	23%	19%	29%	24%	23%	24%	34%	18%	23%	24%
Don't remember	9	2	3	4	2	3	2	0	1	0	6	2	9	0	5	3	1	3	6
	3%	4%	2%	5%	8%	3%	4%	0%	1%	0%	4%	2%	4%	0%	2%	33%	3%	5%	3%
Average	147,1	106,4	100,7	273	260	165,9	76,3	133,1	151,8	158,1	84,2	264,1	154,8	24,8	155,8	-	95,8	107,6	153,7,1

CONSUMER DETRIMENT

Socio-demographic tables

QD12A11. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

Costs of repairs or replacement at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	269	123	147	8	69	107	86	8	69	107	36	50	55	117	96
EUR 0	208	91	117	7	53	87	61	7	53	87	28	34	38	93	77
	77%	74%	80%	85%	77%	81%	71%	85%	77%	81%	78%	67%	68%	79%	81%
EUR 1 - EUR 99	28	15	13	0	11	7	10	0	11	7	3	6	6	9	11
	10%	12%	9%	0	16%	6%	11%	0	16%	6%	8%	13%	12%	8%	12%
EUR 100 - EUR 199	4	2	3	0	0	2	3	0	0	2	1	2	1	2	1
	2%	1%	2%	0	0	2%	3%	0	0	2%	3%	3%	3%	2%	1%
EUR 200 - EUR 349	5	1	4	0	2	2	1	0	2	2	0	1	2	1	2
	2%	1%	3%	0	3%	2%	2%	0	3%	2%	0	3%	4%	1%	2%
EUR 350 - EUR 499	3	1	2	0	0	2	1	0	0	2	0	1	2	1	0
	1%	1%	1%	0	0	2%	1%	0	0	2%	0	1%	4%	1%	0
EUR 500 or More	7	6	2	0	2	1	5	0	2	1	1	4	4	4	0
	3%	4%	1%	0	2%	1%	6%	0	2%	1%	3%	8%	7%	3%	0
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	14	8	6	1	1	6	6	1	1	6	3	3	2	8	4
	5%	6%	4%	15%	1%	6%	7%	15%	1%	6%	8%	5%	3%	7%	4%
Average	42,9	57,4	31	0	31,5	26,9	76,1	0	31,5	26,9	27,7	109,6	80,2	48	15,1

1554

**CONSUMER DETRIMENT**

Socio-demographic tables

Fieldwork dates: 15/02/2016 - 17/03/2016

439

QD12A11. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

Costs of repairs or replacement at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL		
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	269	53	143	73	25	89	54	11	54	35	152	106	22	247	228	9	32	60	208
EUR 0	208	43	112	53	22	73	34	9	40	30	118	82	20	188	181	6	21	51	155
	77%	81%	78%	73%	85%	82%	63%	82%	74%	86%	77%	77%	92%	76%	79%	67%	66%	85%	75%
EUR 1 - EUR 99	28	6	17	4	1	5	13	1	6	2	19	6	1	26	21	0	6	2	25
	10%	12%	12%	6%	3%	6%	24%	9%	10%	6%	13%	6%	5%	11%	9%	0	19%	3%	12%
EUR 100 - EUR 199	4	1	4	0	0	0	2	0	1	2	4	1	1	4	3	0	2	0	4
	2%	2%	2%	0	0	0	3%	0	1%	6%	2%	1%	3%	2%	1%	0	5%	0	2%
EUR 200 - EUR 349	5	0	3	3	1	2	0	1	1	0	2	3	0	5	5	0	0	2	3
	2%	0	2%	4%	4%	2%	0	8%	2%	0	1%	3%	0	2%	2%	0	0	3%	2%
EUR 350 - EUR 499	3	0	2	1	0	0	2	0	1	0	0	3	0	3	3	0	0	1	2
	1%	0	2%	1%	0	0	4%	0	1%	0	0	3%	0	1%	1%	0	0	2%	1%
EUR 500 or More	7	1	1	6	0	4	0	0	3	1	1	6	0	7	6	0	1	1	6
	3%	2%	1%	8%	0	4%	0	0	5%	3%	1%	6%	0	3%	3%	0	3%	2%	3%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	14	2	5	7	2	5	3	0	3	0	9	4	0	14	9	3	2	3	11
	5%	4%	4%	9%	8%	6%	6%	0	5%	0	6%	4%	0	6%	4%	33%	6%	5%	5%
Average	42,9	21,8	35,3	74,9	12,1	59,1	31,9	23,8	54	30,4	17,8	81,5	6	46,4	44,4	0	40,1	29	1557,2

CONSUMER DETRIMENT

Socio-demographic tables

QD12A21. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	269	123	147	8	69	107	86	8	69	107	36	50	55	117	96
EUR 0	255	113	142	7	65	103	81	7	65	103	33	48	53	111	91
	95%	92%	97%	85%	94%	96%	94%	85%	94%	96%	92%	95%	95%	94%	95%
EUR 1 - EUR 99	2	2	0	0	1	0	1	0	1	0	0	1	1	1	0
	1%	1%	0	0	1%	0	1%	0	1%	0	0	2%	2%	1%	0
EUR 100 - EUR 199	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EUR 200 or More	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	13	8	5	1	3	4	5	1	3	4	3	2	2	6	5
	5%	6%	3%	15%	4%	4%	5%	15%	4%	4%	8%	3%	3%	5%	5%
Average	0,1	0,1	0	0	0,2	0	0,1	0	0,2	0	0	0,1	0,2	0	0

QD12A21. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	269	53	143	73	25	89	54	11	54	35	152	106	22	247	228	9	32	60	208
EUR 0	255	50	136	69	23	84	49	11	54	34	143	102	22	233	219	6	30	55	198
	95%	94%	95%	94%	92%	95%	91%	100%	99%	97%	94%	96%	100%	94%	96%	67%	94%	92%	95%
EUR 1 - EUR 99	2	0	1	1	0	2	0	0	0	0	0	2	0	2	2	0	0	1	1
	1%	0	1%	1%	0	2%	0	0	0	0	0	2%	0	1%	1%	0	0	1%	0
EUR 100 - EUR 199	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EUR 200 or More	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	13	3	6	4	2	3	5	0	1	1	9	2	0	13	8	3	2	4	9
	5%	6%	4%	5%	8%	3%	9%	0	1%	3%	6%	2%	0	5%	3%	33%	6%	7%	4%
Average	0,1	0	0	0,2	0	0,2	0	0	0	0	0	0,2	0	0,1	0,1	0	0	0,2	0

QD12A31. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	269	123	147	8	69	107	86	8	69	107	36	50	55	117	96
EUR 0	199	87	112	6	52	77	64	6	52	77	26	38	43	90	65
	74%	71%	77%	72%	76%	72%	74%	72%	76%	72%	74%	75%	78%	77%	68%
EUR 1 - EUR 19	27	14	13	1	6	9	11	1	6	9	3	8	8	6	13
	10%	11%	9%	13%	8%	8%	13%	13%	8%	8%	8%	15%	14%	5%	13%
EUR 20 - EUR 49	18	8	10	0	3	9	6	0	3	9	2	4	2	9	7
	7%	6%	7%	0	4%	9%	7%	0	4%	9%	6%	8%	3%	8%	7%
EUR 50 - EUR 124	10	6	4	0	4	5	1	0	4	5	1	0	0	6	4
	4%	5%	3%	0	6%	4%	2%	0	6%	4%	4%	0	0	5%	4%
EUR 125 or more	3	1	2	0	2	1	0	0	2	1	0	0	1	1	1
	1%	1%	2%	0	3%	1%	0	0	3%	1%	0	0	1%	1%	1%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	13	8	5	1	2	6	4	1	2	6	3	1	2	5	6
	5%	6%	3%	15%	3%	6%	4%	15%	3%	6%	8%	2%	3%	4%	6%
Average	11,8	7,1	15,7	1,5	9,7	20,3	4,1	1,5	9,7	20,3	4,7	3,7	3,3	7,7	22,2

QD12A31. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	269	53	143	73	25	89	54	11	54	35	152	106	22	247	228	9	32	60	208
EUR 0	199	46	97	56	15	60	42	9	43	30	105	86	18	181	169	6	24	43	155
	74%	87%	68%	76%	60%	68%	78%	82%	79%	85%	69%	81%	83%	73%	74%	67%	75%	72%	74%
EUR 1 - EUR 19	27	2	20	5	1	13	4	0	6	2	19	8	4	23	24	0	3	6	21
	10%	4%	14%	7%	4%	15%	7%	0	11%	6%	12%	7%	17%	9%	10%	0	9%	10%	10%
EUR 20 - EUR 49	18	2	13	3	3	6	3	0	4	2	13	4	0	18	15	0	3	4	14
	7%	4%	9%	4%	12%	6%	5%	0	8%	6%	9%	4%	0	7%	7%	0	9%	6%	7%
EUR 50 - EUR 124	10	0	6	4	1	6	1	2	1	0	7	3	0	10	10	0	0	3	7
	4%	0	4%	6%	4%	6%	2%	18%	1%	0	4%	3%	0	4%	4%	0	0	6%	3%
EUR 125 or more	3	0	1	2	2	1	0	0	0	0	1	2	0	3	3	0	0	0	3
	1%	0	1%	2%	9%	1%	0	0	0	0	1%	2%	0	1%	1%	0	0	0	1%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	13	3	6	4	3	3	4	0	1	1	8	3	0	13	8	3	2	4	9
	5%	6%	4%	5%	12%	3%	8%	0	1%	3%	5%	3%	0	5%	3%	33%	6%	6%	4%
Average	11,8	1,5	7,6	27,7	82	7,3	3,7	11,3	4,1	1,6	16,3	6,3	0,3	12,9	13,3	0	3,6	7	13,3

QD12AT1. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

INDICATE TOTAL AMOUNT

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	269	123	147	8	69	107	86	8	69	107	36	50	55	117	96
EUR 0	165	69	96	6	43	67	49	6	43	67	22	27	29	79	58
	61%	56%	66%	72%	63%	63%	57%	72%	63%	63%	63%	53%	52%	67%	60%
EUR 1 - EUR 99	73	39	34	1	20	28	24	1	20	28	8	15	15	26	31
	27%	31%	23%	13%	29%	27%	28%	13%	29%	27%	24%	30%	27%	22%	32%
EUR 100 - EUR 199	6	2	4	0	1	2	3	0	1	2	1	2	1	3	1
	2%	1%	3%	0%	2%	2%	3%	0%	2%	2%	3%	3%	3%	3%	1%
EUR 200 - EUR 349	5	1	4	0	2	2	1	0	2	2	0	1	2	1	2
	2%	1%	3%	0%	3%	2%	2%	0%	3%	2%	0%	3%	4%	1%	2%
EUR 350 - EUR 499	3	1	2	0	0	2	1	0	0	2	0	1	2	1	0
	1%	1%	1%	0%	0%	2%	1%	0%	0%	2%	0%	1%	4%	1%	0%
EUR 500 or More	9	6	3	0	2	2	5	0	2	2	1	4	4	4	1
	3%	4%	2%	0%	2%	2%	6%	0%	2%	2%	3%	8%	7%	3%	1%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	9	10	9	1	0	9	6	1	3	9	8	3	2	10	7
	3%	8%	8%	15%	0	9%	7%	15%	4%	9%	0	5%	3%	8%	7%
Average	53,8	63,5	45,9	1,5	41,1	45,9	78,5	1,5	41,1	45,9	32,4	109	83,8	54	36,4

1560

**CONSUMER DETRIMENT**

Socio-demographic tables

Fieldwork dates: 15/02/2016 - 17/03/2016

448



QD12AT1. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

INDICATE TOTAL AMOUNT

	ACHIEVED EDUCATION				OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	269	53	143	73	25	89	54	11	54	35	152	106	22	247	228	9	32	60	208
EUR 0	165	40	81	44	15	52	28	8	34	28	88	70	149	17	142	6	17	38	126
	61%	75%	57%	60%	60%	59%	52%	74%	62%	80%	58%	66%	60%	75%	62%	67%	54%	63%	61%
EUR 1 - EUR 99	73	9	49	15	5	28	20	2	14	4	51	19	68	5	62	0	11	15	58
	27%	17%	34%	21%	20%	32%	36%	18%	26%	12%	33%	18%	27%	22%	27%	0%	35%	25%	28%
EUR 100 - EUR 199	6	1	5	0	1	0	2	0	1	2	4	2	5	1	4	0	2	0	6
	2%	2%	3%	0%	4%	0%	3%	0%	1%	6%	2%	2%	2%	3%	2%	0%	5%	0%	3%
EUR 200 - EUR 349	5	0	3	3	1	2	0	1	1	0	2	3	5	0	5	0	0	2	3
	2%	0%	2%	4%	4%	2%	0%	8%	2%	0%	1%	3%	2%	0%	2%	0%	0%	3%	2%
EUR 350 - EUR 499	3	0	2	1	0	0	2	0	1	0	0	3	3	0	3	0	0	1	2
	1%	0%	2%	1%	0%	0%	4%	0%	1%	0%	0%	3%	1%	0%	1%	0%	0%	2%	1%
EUR 500 or More	9	1	1	7	1	4	0	0	3	1	2	6	9	0	8	0	1	1	8
	3%	2%	1%	9%	4%	4%	0%	0%	5%	3%	1%	6%	3%	0%	3%	0%	3%	2%	4%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	9	2	3	4	2	3	2	0	1	0	6	2	9	0	5	3	1	3	6
	3%	4%	2%	5%	8%	3%	4%	0%	1%	0%	4%	2%	4%	0%	2%	33%	3%	5%	3%
Average	53,8	23,2	42,3	99,5	90,6	65,2	34,8	35,2	56,1	31,9	33,5	86,3	58,2	6,3	56,9	0	42,3	36,1	1561,9,2

CONSUMER DETRIMENT

Socio-demographic tables

QD13. You indicated a price of [INSERT AMOUNT PAID FROM QD3] for the appliance.

What is the most you would now pay for this appliance taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress?

FILTER: ASK QD13 IF [AMOUNT FROM QD3]=TRUE OR IF QD3A=9999999

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	264	122	142	8	67	105	84	8	67	105	35	50	55	113	95
Would pay the same price again	102 39%	54 44%	47 33%	2 23%	21 31%	42 40%	37 44%	2 23%	21 31%	42 40%	17 49%	20 40%	26 48%	44 39%	31 33%
Would pay three quarters of the price	44 17%	20 17%	24 17%	5 58%	13 19%	15 15%	11 13%	5 58%	13 19%	15 15%	5 14%	6 13%	4 8%	19 17%	21 22%
Would pay half the price	22 8%	8 6%	15 10%	0 0	6 9%	11 11%	5 6%	0 0	6 9%	11 11%	1 3%	4 8%	5 8%	11 10%	6 7%
Would pay one quarter of the price	1 1%	1 1%	1 0	0 0	0 0	1 1%	1 1%	0 0	0 0	1 1%	0 0	1 1%	1 1%	1 1%	0 0
I wouldn't buy again	82 31%	32 26%	50 35%	0 0	25 37%	30 29%	27 32%	0 0	25 37%	30 29%	11 31%	17 34%	18 34%	34 30%	30 31%
Don't know	12 5%	7 6%	5 4%	1 19%	3 4%	5 5%	3 4%	1 19%	3 4%	5 5%	1 3%	2 4%	1 2%	4 3%	6 7%

QD13. You indicated a price of [INSERT AMOUNT PAID FROM QD3] for the appliance.

What is the most you would now pay for this appliance taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress?

FILTER: ASK QD13 IF [AMOUNT FROM QD3]=TRUE OR IF QD3A=9999999

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	264	52	141	71	25	86	54	10	54	33	149	103	22	241	225	8	31	60	202
Would pay the same price again	102	20	52	29	11	29	20	4	24	14	41	57	12	89	89	2	10	25	77
	39%	39%	37%	41%	44%	34%	37%	38%	44%	43%	27%	55%	56%	37%	40%	25%	33%	42%	38%
Would pay three quarters of the price	44	9	25	10	1	19	14	0	5	4	33	10	1	43	35	2	7	6	38
	17%	17%	18%	14%	4%	22%	26%	0	10%	12%	22%	10%	5%	18%	16%	28%	23%	10%	19%
Would pay half the price	22	4	14	4	3	6	6	0	3	4	17	3	1	21	19	1	2	4	18
	8%	8%	10%	5%	12%	7%	11%	0	6%	13%	12%	3%	4%	9%	8%	13%	7%	7%	9%
Would pay one quarter of the price	1	0	1	1	1	0	0	0	1	0	0	1	0	1	1	0	0	0	1
	1%	0	1%	1%	4%	0	0	0	1%	0	0	1%	0	1%	1%	0	0	0	1%
I wouldn't buy again	82	17	42	23	8	28	11	6	19	9	49	29	6	76	70	2	11	23	59
	31%	32%	30%	33%	32%	32%	21%	62%	36%	28%	33%	28%	26%	32%	31%	22%	34%	38%	29%
Don't know	12	2	6	4	1	5	3	0	2	1	9	3	2	10	10	1	1	2	9
	5%	4%	5%	5%	4%	6%	5%	0	4%	4%	6%	3%	9%	4%	5%	13%	3%	3%	4%

QD14. Which of these, if any, has the seller done so far in response to the problem?

Mark all that apply.

FILTER: ASK QD14 IF QD9 = CODES 1 TO 12

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	247	112	135	8	61	99	80	8	61	99	34	46	45	111	91
Acknowledged problem	98	37	62	5	25	33	36	5	25	33	16	20	15	39	44
	40%	33%	45%	59%	41%	33%	45%	59%	41%	33%	47%	44%	33%	35%	49%
Investigating problem	65	26	39	2	16	25	21	2	16	25	9	12	6	30	28
	26%	23%	29%	28%	26%	25%	27%	28%	26%	25%	27%	27%	13%	27%	31%
Gave a satisfactory explanation	30	13	17	0	5	12	13	0	5	12	6	7	5	14	11
	12%	11%	13%	0	8%	12%	16%	0	8%	12%	18%	15%	11%	12%	12%
Gave an unsatisfactory explanation	28	14	14	1	8	11	8	1	8	11	3	5	5	11	12
	11%	13%	11%	15%	13%	11%	10%	15%	13%	11%	9%	11%	11%	10%	13%
Repaired or replaced the appliance	113	49	64	4	25	47	36	4	25	47	15	21	10	59	44
	46%	44%	47%	54%	41%	48%	45%	54%	41%	48%	45%	46%	22%	53%	49%
Gave a partial or full refund of the money I paid	11	8	3	1	3	1	6	1	3	1	2	4	3	4	4
	4%	7%	2%	13%	5%	1%	7%	13%	5%	1%	6%	8%	7%	4%	4%
Gave credit note or voucher	5	2	3	0	2	2	1	0	2	2	0	1	0	1	4
	2%	2%	2%	0	3%	2%	1%	0	3%	2%	0	2%	0	1%	5%
Gave compensation for damages or losses	7	2	5	0	1	3	3	0	1	3	1	2	2	2	3
	3%	2%	4%	0	2%	3%	3%	0	2%	3%	3%	4%	4%	2%	3%
Told me that my legal guarantee was no longer valid	13	6	7	0	0	5	8	0	0	5	3	5	2	7	4
	5%	5%	5%	0	0	5%	10%	0	0	5%	9%	11%	5%	6%	4%

QD14. Which of these, if any, has the seller done so far in response to the problem?

Mark all that apply.

FILTER: ASK QD14 IF QD9 = CODES 1 TO 12

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	247	112	135	8	61	99	80	8	61	99	34	46	45	111	91
Other	14	3	11	0	3	10	1	0	3	10	0	1	6	3	5
	6%	3%	8%	0	5%	10%	1%	0	5%	10%	0	2%	13%	3%	6%
TOTAL 'GAVE REIMBURSEMENT OR COMPENSATION'	22	11	11	1	6	6	8	1	6	6	2	6	4	7	11
	9%	10%	8%	13%	10%	6%	11%	13%	10%	6%	6%	14%	9%	6%	12%
TOTAL 'AT LEAST ONE ACTION'	216	95	121	8	47	88	73	8	47	88	29	44	35	98	84
	87%	85%	89%	100%	78%	89%	91%	100%	78%	89%	86%	95%	78%	88%	92%
Has done nothing	30	15	15	0	13	11	6	0	13	11	4	2	10	14	6
	12%	14%	11%	0	22%	11%	7%	0	22%	11%	11%	5%	22%	12%	7%
Don't know	1	1	0	0	0	0	1	0	0	0	1	0	0	0	1
	0	1%	0	0	0	0	1%	0	0	0	3%	0	0	0	1%

QD14. Which of these, if any, has the seller done so far in response to the problem?

Mark all that apply.

FILTER: ASK QD14 IF QD9 = CODES 1 TO 12

	ACHIEVED EDUCATION				OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	247	49	129	69	22	83	49	8	49	34	138	100	0	247	212	8	28	56	190
Acknowledged problem	98	21	45	32	9	40	14	2	17	16	54	42	0	98	87	3	9	17	80
	40%	43%	35%	46%	41%	48%	28%	24%	35%	46%	39%	42%	0	40%	41%	35%	33%	31%	42%
Investigating problem	65	16	34	14	8	20	14	1	11	10	46	16	0	65	52	2	11	9	56
	26%	33%	27%	20%	37%	24%	29%	11%	23%	30%	34%	16%	0	26%	24%	24%	40%	16%	29%
Gave a satisfactory explanation	30	8	11	10	3	9	6	0	8	4	13	15	0	30	26	0	4	3	27
	12%	16%	9%	15%	14%	11%	12%	0	16%	11%	9%	15%	0	12%	12%	0	16%	5%	14%
Gave an unsatisfactory explanation	28	5	15	9	3	10	7	3	3	2	15	11	0	28	23	2	3	11	17
	11%	10%	12%	12%	13%	12%	14%	36%	7%	6%	11%	11%	0	11%	11%	27%	10%	20%	9%
Repaired or replaced the appliance	113	25	58	29	8	44	21	2	20	18	72	34	0	113	94	4	15	17	96
	46%	52%	45%	42%	36%	52%	43%	24%	40%	54%	52%	35%	0	46%	44%	50%	54%	31%	50%
Gave a partial or full refund of the money I paid	11	3	5	3	1	3	2	0	4	1	5	6	0	11	9	0	2	6	5
	4%	6%	4%	4%	4%	4%	4%	0	8%	3%	4%	6%	0	4%	4%	0	6%	11%	3%
Gave credit note or voucher	5	0	4	1	0	3	1	0	1	0	3	1	0	5	5	0	0	1	4
	2%	0	3%	1%	0	4%	2%	0	2%	0	2%	1%	0	2%	2%	0	0	2%	2%
Gave compensation for damages or losses	7	1	2	4	0	2	1	1	2	1	3	2	0	7	5	1	1	2	5
	3%	2%	2%	5%	0	2%	2%	13%	3%	3%	2%	2%	0	3%	2%	13%	4%	3%	3%
Told me that my legal guarantee was no longer valid	13	5	7	1	1	1	4	0	4	3	9	4	0	13	8	0	5	1	12
	5%	10%	5%	2%	5%	1%	8%	0	8%	9%	7%	4%	0	5%	4%	0	18%	2%	6%

1566

QD14. Which of these, if any, has the seller done so far in response to the problem?

Mark all that apply.

FILTER: ASK QD14 IF QD9 = CODES 1 TO 12

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	247	49	129	69	22	83	49	8	49	34	138	100	0	247	212	8	28	56	190
Other	14	1	5	8	1	5	1	0	7	0	7	7	0	14	13	0	1	8	6
	6%	2%	4%	11%	4%	6%	2%	0	14%	0	5%	7%	0	6%	6%	0	4%	14%	3%
TOTAL 'GAVE REIMBURSEMENT OR COMPENSATION'	22	4	11	7	1	7	4	1	6	2	11	7	0	22	18	1	3	9	13
	9%	8%	9%	10%	4%	9%	8%	13%	13%	6%	8%	7%	0	9%	8%	13%	10%	16%	7%
TOTAL 'AT LEAST ONE ACTION'	216	47	109	60	20	75	38	5	45	32	123	83	0	216	182	8	27	43	172
	87%	96%	85%	87%	91%	90%	77%	61%	92%	94%	89%	84%	0	87%	86%	100%	96%	77%	90%
Has done nothing	30	1	20	9	1	9	11	3	4	2	14	16	0	30	29	0	1	12	18
	12%	2%	15%	13%	5%	10%	23%	39%	8%	6%	10%	16%	0	12%	14%	0	4%	21%	10%
Don't know	1	1	0	0	1	0	0	0	0	0	1	0	0	1	1	0	0	1	0
	0	2%	0	0	5%	0	0	0	0	0	1%	0	0	0	0	0	0	2%	0

QD15A2. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the seller?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who received reimbursement of compensation'

FILTER: ASK QD15A IF QD14 = 6 OR 7

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	22	11	11	1	6	6	8	1	6	6	2	6	4	7	11
EUR 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EUR 1 - EUR 69	11	5	6	0	3	4	3	0	3	4	0	3	1	2	8
	49%	44%	54%	0	51%	68%	41%	0	51%	68%	0	54%	26%	25%	73%
EUR 70 - EUR 139	1	1	0	1	0	0	0	1	0	0	0	0	0	1	0
	5%	10%	0	100%	0	0	0	100%	0	0	0	0	0	15%	0
EUR 140 - EUR 199	3	2	1	0	1	1	1	0	1	1	0	1	1	1	1
	14%	18%	10%	0	17%	16%	11%	0	17%	16%	0	15%	24%	15%	9%
EUR 200 - EUR 499	5	2	3	0	1	0	4	0	1	0	2	2	2	1	2
	23%	18%	27%	0	15%	0	47%	0	15%	0	100%	31%	50%	14%	18%
EUR 500 or more	1	1	0	0	1	0	0	0	1	0	0	0	0	1	0
	5%	10%	0	0	17%	0	0	0	17%	0	0	0	0	15%	0
Don't Know	1	0	1	0	0	1	0	0	0	1	0	0	0	1	0
	5%	0	9%	0	0	16%	0	0	0	16%	0	0	0	15%	0
Average	161,2	186	134,1	110	183,1	63,9	210,6	110	183,1	63,9	350,5	168,5	231,8	230,3	98,3



QD15A2. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the seller?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who received reimbursement of compensation'

FILTER: ASK QD15A IF QD14 = 6 OR 7

	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL		
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	22	4	11	7	1	7	4	1	6	2	11	7	0	22	18	1	3	9	13
EUR 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EUR 1 - EUR 69	11	3	5	3	0	3	2	1	3	1	6	1	0	11	8	0	3	3	8
	49%	74%	46%	41%	0	43%	51%	100%	54%	50%	55%	20%	0	49%	44%	0	100%	31%	62%
EUR 70 - EUR 139	1	0	1	0	0	0	0	0	0	1	1	0	0	1	1	0	0	1	0
	5%	0	9%	0	0	0	0	0	0	50%	9%	0	0	5%	6%	0	0	12%	0
EUR 140 - EUR 199	3	1	2	0	0	1	1	0	1	0	2	1	0	3	3	0	0	1	2
	14%	26%	18%	0	0	15%	25%	0	15%	0	18%	13%	0	14%	17%	0	0	11%	16%
EUR 200 - EUR 499	5	0	2	3	1	1	1	0	2	0	0	5	0	5	5	0	0	3	2
	23%	0	17%	44%	100%	14%	24%	0	31%	0	0	67%	0	23%	27%	0	0	34%	15%
EUR 500 or more	1	0	1	0	0	1	0	0	0	0	1	0	0	1	1	0	0	1	0
	5%	0	9%	0	0	14%	0	0	0	0	9%	0	0	5%	6%	0	0	12%	0
Don't Know	1	0	0	1	0	1	0	0	0	0	1	0	0	1	0	1	0	0	1
	5%	0	0	15%	0	14%	0	0	0	0	9%	0	0	5%	0	100%	0	0	8%
Average	161,2	80,9	168,2	200,2	400	189,5	128,8	13	168,5	80,2	131,9	259,1	0	161,2	178,6	0	50,2	238,4	105,3

QD15A1. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the seller?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QD15A IF QD14 = 6 OR 7

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	269	123	147	8	69	107	86	8	69	107	36	50	55	117	96
EUR 0	248	112	136	7	63	101	78	7	63	101	34	44	51	111	85
	92%	91%	93%	87%	91%	94%	90%	87%	91%	94%	95%	87%	93%	94%	89%
EUR 1 - EUR 69	11	5	6	0	3	4	3	0	3	4	0	3	1	2	8
	4%	4%	4%	0	5%	4%	4%	0	5%	4%	0	7%	2%	1%	8%
EUR 70 - EUR 139	1	1	0	1	0	0	0	1	0	0	0	0	0	1	0
	0	1%	0	13%	0	0	0	13%	0	0	0	0	0	1%	0
EUR 140 - EUR 199	3	2	1	0	1	1	1	0	1	1	0	1	1	1	1
	1%	2%	1%	0	2%	1%	1%	0	2%	1%	0	2%	2%	1%	1%
EUR 200 - EUR 499	5	2	3	0	1	0	4	0	1	0	2	2	2	1	2
	2%	2%	2%	0	1%	0	5%	0	1%	0	5%	4%	4%	1%	2%
EUR 500 or more	1	1	0	0	1	0	0	0	1	0	0	0	0	1	0
	0	1%	0	0	2%	0	0	0	2%	0	0	0	0	1%	0
Don't Know	1	0	1	0	0	1	0	0	0	1	0	0	0	1	0
	0	0	1%	0	0	1%	0	0	0	1%	0	0	0	1%	0
Average	12,4	16,4	9,1	14,3	16,3	3,1	20,7	14,3	16,3	3,1	19,2	21,7	16,8	11,5	11,2

QD15A1. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the seller?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QD15A IF QD14 = 6 OR 7

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	269	53	143	73	25	89	54	11	54	35	152	106	22	247	228	9	32	60	208
EUR 0	248	49	132	66	24	81	50	10	48	33	141	99	22	226	210	8	29	51	195
	92%	93%	92%	91%	96%	92%	93%	90%	88%	94%	93%	93%	100%	91%	92%	89%	91%	85%	94%
EUR 1 - EUR 69	11	3	5	3	0	3	2	1	3	1	6	1	0	11	8	0	3	3	8
	4%	5%	4%	4%	0	4%	4%	10%	6%	3%	4%	1%	0	4%	3%	0	9%	5%	4%
EUR 70 - EUR 139	1	0	1	0	0	0	0	0	0	1	1	0	0	1	1	0	0	1	0
	0	0	1%	0	0	0	0	0	0	3%	1%	0	0	0	0	0	0	2%	0
EUR 140 - EUR 199	3	1	2	0	0	1	1	0	1	0	2	1	0	3	3	0	0	1	2
	1%	2%	1%	0	0	1%	2%	0	2%	0	1%	1%	0	1%	1%	0	0	2%	1%
EUR 200 - EUR 499	5	0	2	3	1	1	1	0	2	0	0	5	0	5	5	0	0	3	2
	2%	0	1%	4%	4%	1%	2%	0	4%	0	0	5%	0	2%	2%	0	0	5%	1%
EUR 500 or more	1	0	1	0	0	1	0	0	0	0	1	0	0	1	1	0	0	1	0
	0	0	1%	0	0	1%	0	0	0	0	1%	0	0	0	0	0	0	2%	0
Don't Know	1	0	0	1	0	1	0	0	0	0	1	0	0	1	0	1	0	0	1
	0	0	0	1%	0	1%	0	0	0	0	1%	0	0	0	0	11%	0	0	0
Average	12,4	5,7	13,1	16,1	15,6	13,3	9,4	1,3	20,1	4,7	8,9	17,9	0	13,6	14	0	4,4	34,6	6,1

QD17. How long did the problem last / has lasted?

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
<b>TOTAL</b>	269	123	147	8	69	107	86	8	69	107	36	50	55	117	96
Less than one day	19 7%	8 7%	11 7%	0 0%	6 8%	6 6%	7 8%	0 0%	6 8%	6 6%	1 3%	6 12%	5 10%	7 6%	7 7%
One day to less than a week	87 32%	37 30%	49 34%	4 54%	16 23%	34 32%	33 38%	4 54%	16 23%	34 32%	15 43%	17 34%	8 15%	39 33%	39 41%
One week to less than one month	95 35%	49 40%	46 32%	3 32%	25 37%	43 40%	25 29%	3 32%	25 37%	43 40%	12 33%	13 26%	21 38%	42 36%	32 33%
One month to less than three months	34 13%	12 10%	23 15%	0 0%	10 15%	12 11%	12 14%	0 0%	10 15%	12 11%	3 7%	10 19%	13 24%	13 11%	7 7%
Three months to less than six months	16 6%	7 6%	9 6%	1 15%	6 9%	4 4%	5 5%	1 15%	6 9%	4 4%	3 8%	2 3%	2 3%	10 8%	4 4%
Six months to less than a year	5 2%	2 1%	4 3%	0 0%	2 2%	3 3%	1 1%	0 0%	2 2%	3 3%	0 0%	1 2%	2 3%	2 1%	2 2%
A year or more	10 4%	6 5%	4 3%	0 0%	2 2%	4 4%	4 5%	0 0%	2 2%	4 4%	2 6%	2 4%	2 3%	4 3%	5 5%
<b>TOTAL 'LESS THAN A MONTH'</b>	201 74%	94 77%	106 73%	7 85%	47 68%	83 78%	64 75%	7 85%	47 68%	83 78%	28 79%	36 72%	35 63%	88 75%	78 81%
<b>TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'</b>	50 19%	19 15%	31 21%	1 15%	16 23%	16 15%	17 19%	1 15%	16 23%	16 15%	6 15%	11 22%	15 27%	23 20%	11 11%

1572

QD17. How long did the problem last / has lasted?

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	269	123	147	8	69	107	86	8	69	107	36	50	55	117	96
TOTAL 'SIX MONTHS OR MORE'	16 6%	8 6%	8 5%	0 0	3 5%	8 7%	5 6%	0 0	3 5%	8 7%	2 6%	3 6%	3 6%	5 4%	7 7%
Don't remember	3 1%	2 2%	1 1%	0 0	3 4%	0 0	0 0	0 0	3 4%	0 0	0 0	0 0	2 3%	1 1%	0 0

QD17. How long did the problem last / has lasted?

FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION				OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
<b>TOTAL</b>	269	53	143	73	25	89	54	11	54	35	152	106	22	247	228	9	32	60	208
Less than one day	19 7%	3 6%	11 8%	5 7%	1 4%	7 8%	2 3%	1 9%	6 11%	2 6%	7 5%	11 10%	2 9%	17 7%	16 7%	0 0%	3 9%	1 1%	18 9%
One day to less than a week	87 32%	21 40%	43 30%	22 30%	9 35%	30 34%	17 31%	0 0%	15 28%	15 43%	49 32%	31 29%	4 18%	83 33%	69 30%	4 45%	14 42%	11 19%	75 36%
One week to less than one month	95 35%	21 40%	52 36%	22 31%	9 36%	37 42%	21 40%	3 29%	13 25%	11 30%	62 41%	29 27%	8 36%	87 35%	83 36%	3 34%	9 28%	20 34%	73 35%
One month to less than three months	34 13%	3 5%	16 11%	16 21%	1 4%	5 6%	7 13%	1 8%	16 29%	4 12%	12 8%	22 21%	3 12%	32 13%	31 13%	1 9%	3 9%	15 25%	19 9%
Three months to less than six months	16 6%	0 0%	11 8%	5 7%	2 9%	5 6%	1 2%	5 45%	2 3%	1 3%	10 7%	5 5%	2 8%	14 6%	14 6%	1 13%	1 3%	8 13%	8 4%
Six months to less than a year	5 2%	1 2%	3 2%	2 2%	0 0%	2 2%	2 4%	0 0%	1 1%	1 3%	4 3%	1 1%	1 3%	5 2%	5 2%	0 0%	0 0%	2 3%	4 2%
A year or more	10 4%	3 6%	7 5%	0 1%	3 13%	1 1%	3 6%	0 0%	1 3%	1 3%	4 3%	6 6%	1 5%	9 4%	9 4%	0 0%	1 4%	2 3%	8 4%
<b>TOTAL 'LESS THAN A MONTH'</b>	201 74%	45 85%	106 74%	49 68%	19 75%	74 84%	40 74%	4 37%	35 64%	28 79%	119 78%	71 67%	14 63%	187 75%	168 73%	7 78%	26 80%	32 53%	167 80%
<b>TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'</b>	50 19%	3 5%	27 19%	21 28%	3 13%	10 12%	8 15%	6 53%	18 32%	5 15%	23 15%	27 26%	4 20%	46 19%	44 19%	2 22%	4 12%	23 39%	27 13%

1574

QD17. How long did the problem last / has lasted?

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels	
TOTAL	269	53	143	73	25	89	54	11	54	35	152	106	22	247	228	9	32	60	208	
TOTAL 'SIX MONTHS OR MORE'	16 6%	4 8%	9 7%	2 3%	3 13%	3 3%	5 10%	0 0	2 4%	2 7%	9 6%	7 7%	2 9%	14 6%	14 6%	0 0	1 4%	4 6%	12 6%	
Don't remember	3 1%	1 2%	1 1%	1 1%	0 0	1 1%	1 2%	1 9%	0 0	0 0	2 1%	1 1%	2 9%	1 0	2 1%	0 0	1 3%	1 1%	2 1%	

QE1. You indicated you had a problem with train services over the last 12 months.

With which of the following did you experience the problem?

MULTIPLE ANSWERS POSSIBLE

FILTER: ASK QE1 TO QE18 IF "TRAIN SERVICES", CODE 6, IS THE ONLY CHOICE IN DS2A; OR "TRAIN SERVICES", CODE 6, IN DS3; OR "TRAIN SERVICES", CODE 6, IN QA18 OR QB18 OR QC18 OR QD18 OR QE18 OR QF18

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	211	119	91	34	67	53	56	34	67	53	36	21	42	82	86
Travelling by train as passenger	192	112	80	33	61	46	52	33	61	46	35	17	36	78	78
	91%	94%	88%	96%	92%	86%	93%	96%	92%	86%	97%	85%	85%	95%	91%
Transporting a bicycle by train	5	2	3	0	3	2	0	0	3	2	0	0	0	3	2
	2%	2%	3%	0	5%	4%	0	0	5%	4%	0	0	0	4%	2%
Transporting another vehicle by train (e.g. a car or a scooter)	2	0	2	0	0	1	1	0	0	1	0	1	0	0	1
	1%	0	2%	0	0	2%	2%	0	0	2%	0	6%	0	0	2%
Transporting mobility equipment for disabled passengers	5	1	4	0	2	2	1	0	2	2	0	1	0	2	3
	3%	1%	5%	0	3%	4%	2%	0	3%	4%	0	6%	0	2%	4%
Luggage transport by train	8	5	3	2	0	4	3	2	0	4	1	2	0	3	5
	4%	5%	3%	4%	0	7%	5%	4%	0	7%	3%	10%	0	4%	6%
Other	10	3	7	0	4	6	1	0	4	6	0	1	6	2	2
	5%	3%	8%	0	6%	11%	1%	0	6%	11%	0	4%	15%	3%	2%
Don't know	1	0	1	0	0	0	1	0	0	0	1	0	0	1	0
	0	0	1%	0	0	0	2%	0	0	0	3%	0	0	1%	0



QE1. You indicated you had a problem with train services over the last 12 months.

With which of the following did you experience the problem?

MULTIPLE ANSWERS POSSIBLE

FILTER: ASK QE1 TO QE18 IF "TRAIN SERVICES", CODE 6, IS THE ONLY CHOICE IN DS2A; OR "TRAIN SERVICES", CODE 6, IN DS3; OR "TRAIN SERVICES", CODE 6, IN QA18 OR QB18 OR QC18 OR QD18 OR QE18 OR QF18

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	211	22	103	85	23	89	20	10	28	40	130	71	65	143	189	5	15	68	140
Travelling by train as passenger	192	21	90	80	21	83	19	9	24	36	114	68	58	133	175	5	12	62	129
	91%	96%	87%	94%	91%	93%	95%	86%	85%	91%	88%	97%	89%	93%	92%	100%	80%	91%	93%
Transporting a bicycle by train	5	0	3	2	1	3	0	0	0	1	3	2	0	5	5	0	0	3	2
	2%	0	3%	2%	4%	3%	0	0	0	3%	2%	3%	0	4%	3%	0	0	4%	1%
Transporting another vehicle by train (e.g. a car or a scooter)	2	0	2	0	0	1	0	0	1	0	2	0	0	1	0	0	1	1	0
	1%	0	2%	0	0	1%	0	0	5%	0	2%	0	0	1%	0	0	9%	1%	0
Transporting mobility equipment for disabled passengers	5	0	4	1	1	1	1	0	1	1	4	0	0	5	3	1	1	1	3
	3%	0	4%	1%	4%	1%	5%	0	5%	3%	3%	0	0	4%	2%	18%	9%	2%	2%
Luggage transport by train	8	1	3	4	2	2	0	0	2	2	3	5	0	8	8	0	0	4	4
	4%	4%	3%	5%	9%	2%	0	0	7%	6%	2%	8%	0	6%	4%	0	0	7%	3%
Other	10	0	7	4	0	6	0	3	1	1	10	0	9	2	10	0	1	3	7
	5%	0	6%	4%	0	6%	0	28%	3%	3%	8%	0	13%	1%	5%	0	5%	4%	5%
Don't know	1	0	1	0	0	0	0	0	1	0	0	1	0	1	0	0	1	0	0
	0	0	1%	0	0	0	0	0	3%	0	0	1%	0	1%	0	0	6%	0	0

QE3A. How much did you pay for this train service (NOT including any over-/extra charges, if applicable)?

If you are not sure, please give an estimate.

Please indicate the amount paid in [NATIONAL CURRENCY]:

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	211	119	91	34	67	53	56	34	67	53	36	21	42	82	86
EUR 0 - EUR 19	52	35	17	19	16	7	10	19	16	7	8	2	16	14	22
	25%	30%	19%	56%	25%	12%	18%	56%	25%	12%	22%	10%	39%	17%	26%
EUR 20 - EUR 49	55	33	22	9	21	10	14	9	21	10	10	4	7	24	25
	26%	28%	25%	27%	32%	20%	25%	27%	32%	20%	27%	21%	16%	29%	29%
EUR 50 - EUR 79	33	20	13	3	12	8	9	3	12	8	4	5	4	18	11
	16%	16%	15%	10%	19%	15%	16%	10%	19%	15%	11%	24%	9%	22%	13%
EUR 80 - EUR 149	35	14	20	0	8	14	13	0	8	14	8	5	7	16	12
	16%	12%	22%	0	11%	27%	23%	0	11%	27%	22%	24%	16%	19%	14%
EUR 150 or more	16	8	8	2	3	8	2	2	3	8	2	0	4	4	7
	7%	7%	8%	6%	5%	15%	4%	6%	5%	15%	6%	1%	9%	5%	9%
I didn't pay for this train service	8	5	3	0	1	3	4	0	1	3	2	2	2	2	4
	4%	4%	3%	0	2%	6%	7%	0	2%	6%	5%	9%	5%	2%	4%
Don't know	12	5	7	0	5	3	4	0	5	3	2	2	3	4	4
	6%	4%	8%	0	8%	6%	8%	0	8%	6%	6%	11%	8%	5%	5%
Average	71,2	70,1	72,8	39,3	47,6	126,8	69,3	39,3	47,6	126,8	70,3	67,4	63,6	63,3	82,6

QE3A. How much did you pay for this train service (NOT including any over-/extra charges, if applicable)?

If you are not sure, please give an estimate.

Please indicate the amount paid in [NATIONAL CURRENCY]:

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	211	22	103	85	23	89	20	10	28	40	130	71	65	143	189	5	15	68	140
EUR 0 - EUR 19	52	5	30	17	5	19	4	1	4	19	34	15	18	34	49	1	2	6	46
	25%	23%	29%	19%	20%	21%	18%	10%	15%	48%	26%	21%	27%	23%	26%	19%	13%	9%	33%
EUR 20 - EUR 49	55	6	26	24	6	22	6	2	7	12	35	17	15	40	49	2	4	24	31
	26%	27%	25%	28%	26%	25%	28%	20%	26%	30%	27%	24%	23%	28%	26%	38%	26%	36%	22%
EUR 50 - EUR 79	33	3	16	14	7	13	4	1	4	3	16	15	10	23	30	0	3	12	21
	16%	14%	15%	17%	32%	15%	20%	10%	14%	8%	12%	21%	15%	16%	16%	0	20%	18%	15%
EUR 80 - EUR 149	35	5	15	14	3	16	5	3	5	2	22	13	12	23	32	1	2	14	21
	16%	23%	15%	17%	13%	18%	27%	31%	18%	5%	17%	18%	18%	16%	17%	20%	13%	20%	15%
EUR 150 or more	16	1	6	9	0	12	0	1	1	1	11	4	3	12	15	0	0	5	10
	7%	4%	6%	10%	0	13%	1%	9%	5%	3%	8%	6%	5%	9%	8%	5%	0	8%	7%
I didn't pay for this train service	8	1	5	2	0	4	0	0	4	0	5	2	2	6	4	1	3	1	6
	4%	4%	4%	3%	0	5%	0	0	13%	0	4%	3%	3%	4%	2%	18%	18%	1%	4%
Don't know	12	1	6	5	2	3	1	2	2	2	7	5	6	6	10	0	2	6	5
	6%	5%	6%	6%	9%	3%	5%	21%	8%	5%	5%	7%	9%	4%	5%	0	10%	8%	3%
Average	71,2	69,4	54,1	93	49,7	92,8	64,4	99,1	74,5	33,3	79	61,6	59,1	77	72,4	58,8	56,4	72,2	70,7

QE4. How did you purchase this train service?

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	211	119	91	34	67	53	56	34	67	53	36	21	42	82	86
In person, at a railway station, travel agency or other sales point	132 63%	80 67%	52 57%	21 61%	36 54%	34 64%	40 72%	21 61%	36 54%	34 64%	22 62%	18 89%	33 77%	46 56%	53 62%
Over the Internet, directly from the seller/provider	61 29%	29 24%	32 35%	11 32%	26 38%	14 27%	10 18%	11 32%	26 38%	14 27%	10 27%	0 1%	6 14%	28 34%	26 30%
Over the Internet, through an intermediary (e.g. comparison website)	8 4%	5 4%	3 3%	0 0%	4 5%	2 4%	2 4%	0 0%	4 5%	2 4%	2 6%	0 0%	2 4%	4 5%	2 2%
By telephone	1 0%	1 1%	0 0%	0 0%	0 0%	0 0%	1 2%	0 0%	0 0%	0 0%	1 3%	0 0%	0 0%	1 1%	0 0%
On the train	1 0%	0 0%	1 1%	0 0%	0 0%	1 2%	0 0%	0 0%	0 0%	1 2%	0 0%	0 0%	0 0%	1 1%	0 0%
Other	6 3%	5 4%	1 1%	2 7%	1 2%	2 3%	0 0%	2 7%	1 2%	2 3%	0 0%	0 0%	2 5%	0 0%	3 4%
TOTAL 'OVER THE INTERNET'	68 32%	33 28%	35 38%	11 32%	29 43%	16 30%	12 21%	11 32%	29 43%	16 30%	12 33%	0 1%	7 17%	32 39%	28 32%
TOTAL 'OTHER SALES CHANNELS'	140 66%	85 71%	54 59%	23 68%	38 57%	37 70%	41 73%	23 68%	38 57%	37 70%	23 64%	18 89%	35 83%	48 59%	57 66%
Don't remember	3 1%	1 1%	2 2%	0 0%	0 0%	0 0%	3 5%	0 0%	0 0%	0 0%	1 3%	2 10%	0 0%	2 2%	1 2%

QE4. How did you purchase this train service?

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	211	22	103	85	23	89	20	10	28	40	130	71	65	143	189	5	15	68	140
In person, at a railway station, travel agency or other sales point	132	20	68	43	11	54	12	7	22	25	82	40	45	86	116	5	11	0	132
	63%	91%	66%	51%	46%	60%	61%	65%	81%	64%	63%	57%	69%	60%	61%	100%	71%	0	95%
Over the Internet, directly from the seller/provider	61	2	26	33	9	29	5	3	1	12	37	24	12	48	58	0	1	61	0
	29%	9%	25%	39%	41%	33%	27%	31%	4%	31%	28%	34%	18%	33%	31%	0	8%	89%	0
Over the Internet, through an intermediary (e.g. comparison website)	8	0	3	5	3	2	1	0	0	1	4	4	4	4	8	0	0	8	0
	4%	0	3%	5%	13%	2%	5%	4%	0	2%	3%	6%	5%	3%	4%	0	0	11%	0
By telephone	1	0	1	0	0	0	0	0	1	0	1	0	1	0	0	0	1	0	1
	0	0	1%	0	0	0	0	0	4%	0	1%	0	1%	0	0	0	6%	0	1%
On the train	1	0	0	1	0	1	0	0	0	0	1	0	0	1	1	0	0	0	1
	0	0	0	1%	0	1%	0	0	0	0	1%	0	0	1%	1%	0	0	0	1%
Other	6	0	3	2	0	3	1	0	0	1	4	2	3	3	6	0	0	0	6
	3%	0	3%	3%	0	4%	6%	0	0	3%	3%	3%	4%	2%	3%	0	0	0	4%
TOTAL 'OVER THE INTERNET'	68	2	29	38	13	31	6	4	1	13	40	28	15	52	66	0	1	68	0
	32%	9%	28%	44%	54%	35%	32%	35%	4%	33%	31%	39%	24%	36%	35%	0	8%	100%	0
TOTAL 'OTHER SALES CHANNELS'	140	20	72	46	11	58	13	7	23	26	87	42	49	89	123	5	12	0	140
	66%	91%	70%	55%	46%	65%	68%	65%	85%	67%	67%	60%	75%	62%	65%	100%	77%	0	100%
Don't remember	3	0	2	1	0	0	0	0	3	0	2	1	1	2	1	0	2	0	0
	1%	0	2%	1%	0	0	0	0	11%	0	2%	1%	1%	2%	0	0	15%	0	0

QE6. Which of the items below describe the problem with the train service or with the seller/provider you obtained it from?

Mark all that apply.

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city	
TOTAL	211	119	91	34	67	53	56	34	67	53	36	21	42	82	86	
QUALITY OF SERVICE																
Train service not as described when purchased (e.g. on-board services and facilities not as described, or seat reservation did not work)	30 14%	17 15%	13 14%	2 7%	11 17%	11 21%	5 10%	2 7%	11 17%	11 21%	4 11%	2 8%	4 10%	10 13%	16 18%	
Poor customer or after-sales service	19 9%	8 7%	10 11%	4 10%	5 8%	4 8%	6 11%	4 10%	5 8%	4 8%	5 15%	1 4%	1 3%	4 5%	14 16%	
INJURY																
Train service caused injury	2 1%	0 0%	2 3%	0 0%	1 1%	0 0%	1 2%	0 0%	1 1%	0 0%	0 0%	1 6%	0 0%	1 1%	1 2%	
LUGGAGE AND BICYCLES																
Registered luggage lost, damaged or delayed	6 3%	5 4%	1 1%	2 4%	2 3%	2 4%	1 2%	2 4%	2 3%	2 4%	0 0%	1 5%	2 4%	1 1%	4 4%	
Could not take bicycle on board	5 2%	2 2%	3 3%	0 0%	4 6%	1 2%	0 0%	0 0%	4 6%	1 2%	0 0%	0 0%	0 0%	1 1%	3 4%	
REDUCED MOBILITY OR DISABILITY																
Lack of assistance/boarding denied for passenger with reduced mobility or disability	7 3%	3 3%	4 4%	1 4%	1 1%	3 6%	2 3%	1 4%	1 1%	3 6%	1 3%	1 5%	0 0%	4 5%	3 4%	
Loss of or damage to mobility equipment	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	

1582

**CONSUMER DETRIMENT**

Socio-demographic tables

QE6. Which of the items below describe the problem with the train service or with the seller/provider you obtained it from?  
Mark all that apply.

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
<b>TOTAL</b>	211	119	91	34	67	53	56	34	67	53	36	21	42	82	86
<b>TRAIN DELAYS AND CANCELLATION ISSUES</b>															
Train cancelled	55 26%	30 25%	26 28%	19 54%	14 20%	12 22%	11 19%	19 54%	14 20%	12 22%	7 19%	4 21%	18 43%	16 20%	21 24%
Train delayed	155 74%	84 70%	72 79%	28 81%	49 73%	38 72%	40 71%	28 81%	49 73%	38 72%	24 67%	16 79%	33 77%	65 79%	58 68%
Meals, drinks, accommodation and/or transport not offered by seller/provider when train was delayed	4 2%	2 2%	2 2%	0 0	0 0	1 2%	3 5%	0 0	0 0	1 2%	2 5%	1 6%	1 2%	1 1%	2 2%
Lack of information, in case of transport disruption, on passenger rights or alternative means of transport	35 17%	17 14%	18 20%	8 23%	6 9%	11 20%	10 18%	8 23%	6 9%	11 20%	7 20%	3 15%	7 17%	14 17%	14 17%
<b>PRICING</b>															
Unclear or complex pricing	11 5%	8 6%	3 3%	5 15%	4 5%	1 2%	1 2%	5 15%	4 5%	1 2%	1 2%	0 1%	0 1%	1 1%	9 11%
<b>BILLING</b>															
Bill incorrect (e.g. I was overcharged)	2 1%	1 1%	1 1%	0 0	0 1%	1 2%	1 2%	0 0	0 1%	1 2%	1 3%	0 0	0 1%	2 2%	0 0
<b>COMPENSATION</b>															
Compensation (e.g. in cases of delay, cancellation or lost/damaged luggage) was inadequate or not offered at all	20 10%	11 9%	9 10%	1 2%	4 6%	7 14%	8 14%	1 2%	4 6%	7 14%	4 11%	4 19%	3 7%	8 10%	9 11%

1583

QE6. Which of the items below describe the problem with the train service or with the seller/provider you obtained it from?

Mark all that apply.

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
<b>TOTAL</b>	211	119	91	34	67	53	56	34	67	53	36	21	42	82	86
<b>MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES</b>															
Misleading or incorrect indication of price (e.g. hidden charges)	8 4%	5 5%	3 3%	2 7%	1 2%	2 4%	2 4%	2 7%	1 2%	2 4%	2 6%	0 0%	1 2%	2 2%	6 7%
<b>CONTRACTUAL ISSUES</b>															
Missing or incomplete information in the contract (e.g. duration, conditions for termination, identity of the seller/provider, etc.)	1 0	0 0	1 1%	0 0	0 0	1 2%	0 0	0 0	0 0	1 2%	0 0	0 0	0 0	0 0	1 1%
Other problem	10 5%	5 4%	5 5%	1 4%	7 10%	1 3%	1 2%	1 4%	7 10%	1 3%	1 3%	0 0	0 0	8 10%	2 3%
Don't know	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
<b>TOTAL 'QUALITY OF SERVICE'</b>	41 19%	23 19%	18 19%	4 10%	14 21%	12 23%	11 19%	4 10%	14 21%	12 23%	9 25%	2 8%	6 14%	12 15%	23 27%
<b>TOTAL 'INJURY'</b>	2 1%	0 0	2 3%	0 0	1 1%	0 0	1 2%	0 0	1 1%	0 0	0 0	1 6%	0 0	1 1%	1 2%
<b>TOTAL 'LUGGAGE AND BICYCLES'</b>	11 5%	7 6%	4 4%	2 4%	6 9%	3 6%	1 2%	2 4%	6 9%	3 6%	0 0	1 5%	2 4%	2 2%	7 8%



QE6. Which of the items below describe the problem with the train service or with the seller/provider you obtained it from?

Mark all that apply.

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	211	119	91	34	67	53	56	34	67	53	36	21	42	82	86
TOTAL 'REDUCED MOBILITY OR DISABILITY'	7 3%	3 3%	4 4%	1 4%	1 1%	3 6%	2 3%	1 4%	1 1%	3 6%	1 3%	1 5%	0 0%	4 5%	3 4%
TOTAL 'TRAIN DELAYS AND CANCELLATION ISSUES'	179 85%	96 80%	84 92%	29 84%	54 80%	45 85%	51 91%	29 84%	54 80%	45 85%	32 89%	20 95%	38 90%	74 91%	67 78%
TOTAL 'PRICING'	11 5%	8 6%	3 3%	5 15%	4 5%	1 2%	1 2%	5 15%	4 5%	1 2%	1 2%	0 1%	0 1%	1 1%	9 11%
TOTAL 'BILLING'	2 1%	1 1%	1 1%	0 0%	0 1%	1 2%	1 2%	0 0%	0 1%	1 2%	1 3%	0 0%	0 1%	2 2%	0 0%
TOTAL 'COMPENSATION'	20 10%	11 9%	9 10%	1 2%	4 6%	7 14%	8 14%	1 2%	4 6%	7 14%	4 11%	4 19%	3 7%	8 10%	9 11%
TOTAL 'MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES'	8 4%	5 5%	3 3%	2 7%	1 2%	2 4%	2 4%	2 7%	1 2%	2 4%	2 6%	0 0%	1 2%	2 2%	6 7%
TOTAL 'CONTRACTUAL ISSUES'	1 0%	0 0%	1 1%	0 0%	0 0%	1 2%	0 0%	0 0%	0 0%	1 2%	0 0%	0 0%	0 0%	0 0%	1 1%

QE6. Which of the items below describe the problem with the train service or with the seller/provider you obtained it from?

Mark all that apply.

	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL		
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
<b>TOTAL</b>	211	22	103	85	23	89	20	10	28	40	130	71	65	143	189	5	15	68	140
<b>QUALITY OF SERVICE</b>																			
Train service not as described when purchased (e.g. on-board services and facilities not as described, or seat reservation did not work)	30 14%	4 18%	18 17%	8 10%	3 13%	11 12%	5 23%	4 36%	3 9%	4 11%	23 18%	6 8%	8 13%	22 15%	29 16%	0 0	1 7%	10 14%	21 15%
Poor customer or after-sales service	19 9%	1 4%	11 11%	7 8%	3 13%	2 2%	3 17%	0 0	3 12%	6 16%	10 8%	8 11%	4 6%	15 10%	17 9%	0 0	2 13%	13 19%	6 4%
<b>INJURY</b>																			
Train service caused injury	2 1%	0 0	1 1%	1 1%	0 0	0 0	0 0	0 0	2 8%	0 0	1 1%	1 1%	0 0	2 2%	1 1%	0 0	1 9%	0 0	1 1%
<b>LUGGAGE AND BICYCLES</b>																			
Registered luggage lost, damaged or delayed	6 3%	1 4%	1 1%	4 5%	1 4%	1 1%	0 0	2 16%	1 4%	2 4%	3 2%	3 5%	2 3%	4 3%	6 3%	0 0	0 0	3 4%	4 3%
Could not take bicycle on board	5 2%	0 0	4 4%	1 1%	1 4%	3 3%	0 0	0 0	0 0	1 3%	3 2%	2 3%	0 0	4 3%	4 2%	0 0	0 0	3 4%	2 1%
<b>REDUCED MOBILITY OR DISABILITY</b>																			
Lack of assistance/boarding denied for passenger with reduced mobility or disability	7 3%	1 5%	4 4%	2 2%	1 4%	1 1%	1 5%	0 0	2 7%	2 6%	4 3%	2 3%	0 0	7 5%	5 3%	1 18%	1 6%	2 3%	4 3%
Loss of or damage to mobility equipment	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
																			1586

**CONSUMER DETRIMENT**

Socio-demographic tables

QE6. Which of the items below describe the problem with the train service or with the seller/provider you obtained it from?  
Mark all that apply.

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
<b>TOTAL</b>	211	22	103	85	23	89	20	10	28	40	130	71	65	143	189	5	15	68	140
<b>TRAIN DELAYS AND CANCELLATION ISSUES</b>																			
Train cancelled	55 26%	1 4%	25 24%	29 34%	6 28%	26 29%	2 8%	1 9%	6 22%	13 34%	33 25%	19 27%	14 22%	41 29%	54 29%	0 0	1 6%	16 24%	37 27%
Train delayed	155 74%	16 73%	75 73%	63 75%	16 68%	65 73%	13 65%	6 60%	20 74%	34 85%	99 76%	50 71%	54 83%	101 71%	139 73%	4 82%	12 81%	47 69%	106 76%
Meals, drinks, accommodation and/or transport not offered by seller/provider when train was delayed	4 2%	0 0	3 3%	1 1%	1 4%	0 0	0 0	0 0	3 11%	0 0	2 1%	1 1%	0 0	4 3%	3 2%	0 0	1 6%	0 0	3 2%
Lack of information, in case of transport disruption, on passenger rights or alternative means of transport	35 17%	1 5%	23 22%	11 13%	6 27%	14 16%	1 5%	0 0	5 19%	7 18%	20 15%	13 18%	9 14%	26 18%	35 19%	0 0	0 0	14 20%	21 15%
<b>PRICING</b>																			
Unclear or complex pricing	11 5%	0 0	7 7%	4 4%	1 4%	3 3%	1 6%	0 4%	0 1%	5 12%	6 5%	5 6%	2 3%	9 6%	10 6%	0 0	0 1%	6 9%	5 3%
<b>BILLING</b>																			
Bill incorrect (e.g. I was overcharged)	2 1%	0 0	1 1%	1 2%	0 0	1 2%	0 0	0 0	1 4%	0 0	2 2%	0 0	1 2%	1 1%	1 1%	0 0	1 6%	0 0	2 2%
<b>COMPENSATION</b>																			
Compensation (e.g. in cases of delay, cancellation or lost/damaged luggage) was inadequate or not offered at all	20 10%	2 9%	7 7%	11 13%	4 17%	7 8%	2 12%	0 0	6 22%	1 2%	12 9%	7 10%	0 0	20 14%	18 9%	0 5%	2 13%	7 10%	13 9%

1587

**CONSUMER DETRIMENT**  
Socio-demographic tables

QE6. Which of the items below describe the problem with the train service or with the seller/provider you obtained it from?

Mark all that apply.

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
<b>TOTAL</b>	211	22	103	85	23	89	20	10	28	40	130	71	65	143	189	5	15	68	140
<b>MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES</b>																			
Misleading or incorrect indication of price (e.g. hidden charges)	8 4%	0 0	4 4%	4 5%	2 11%	2 2%	1 5%	0 4%	0 2%	2 5%	7 6%	1 1%	2 2%	7 5%	8 4%	0 0	0 0	4 6%	4 3%
<b>CONTRACTUAL ISSUES</b>																			
Missing or incomplete information in the contract (e.g. duration, conditions for termination, identity of the seller/provider, etc.)	1 0	0 0	0 0	1 1%	1 4%	0 0	0 0	0 0	0 0	0 0	0 0	1 1%	0 0	1 1%	1 1%	0 0	0 0	1 2%	0 0
Other problem	10 5%	0 0	4 4%	7 8%	1 4%	6 6%	1 6%	1 14%	1 4%	0 0	5 4%	6 8%	4 6%	6 4%	9 5%	0 0	1 6%	3 5%	7 5%
Don't know	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
<b>TOTAL 'QUALITY OF SERVICE'</b>	41 19%	4 18%	22 22%	15 17%	5 22%	13 15%	6 28%	4 36%	5 18%	7 19%	28 21%	12 17%	10 16%	31 21%	39 21%	0 0	2 13%	17 25%	24 17%
<b>TOTAL 'INJURY'</b>	2 1%	0 0	1 1%	1 1%	0 0	0 0	0 0	0 0	2 8%	0 0	1 1%	1 1%	0 0	2 2%	1 1%	0 0	1 9%	0 0	1 1%
<b>TOTAL 'LUGGAGE AND BICYCLES'</b>	11 5%	1 4%	5 5%	5 6%	2 9%	4 4%	0 0	2 16%	1 4%	3 6%	6 5%	5 7%	2 3%	9 6%	10 5%	0 0	0 0	5 8%	6 4%

QE6. Which of the items below describe the problem with the train service or with the seller/provider you obtained it from?

Mark all that apply.

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	211	22	103	85	23	89	20	10	28	40	130	71	65	143	189	5	15	68	140
TOTAL 'REDUCED MOBILITY OR DISABILITY'	7 3%	1 5%	4 4%	2 2%	1 4%	1 1%	1 5%	0 0%	2 7%	2 6%	4 3%	2 3%	0 0%	7 5%	5 3%	1 18%	1 6%	2 3%	4 3%
TOTAL 'TRAIN DELAYS AND CANCELLATION ISSUES'	179 85%	18 82%	85 83%	75 88%	19 81%	78 88%	14 72%	7 69%	25 89%	35 88%	109 84%	61 86%	58 89%	121 84%	162 85%	4 82%	13 87%	57 83%	119 85%
TOTAL 'PRICING'	11 5%	0 0%	7 7%	4 4%	1 4%	3 3%	1 6%	0 4%	0 1%	5 12%	6 5%	5 6%	2 3%	9 6%	10 6%	0 0%	0 1%	6 9%	5 3%
TOTAL 'BILLING'	2 1%	0 0%	1 1%	1 2%	0 0%	1 2%	0 0%	0 0%	1 4%	0 0%	2 2%	0 0%	1 2%	1 1%	1 1%	0 0%	1 6%	0 0%	2 2%
TOTAL 'COMPENSATION'	20 10%	2 9%	7 7%	11 13%	4 17%	7 8%	2 12%	0 0%	6 22%	1 2%	12 9%	7 10%	0 0%	20 14%	18 9%	0 5%	2 13%	7 10%	13 9%
TOTAL 'MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES'	8 4%	0 0%	4 4%	4 5%	2 11%	2 2%	1 5%	0 4%	0 2%	2 5%	7 6%	1 1%	2 2%	7 5%	8 4%	0 0%	0 0%	4 6%	4 3%
TOTAL 'CONTRACTUAL ISSUES'	1 0%	0 0%	0 0%	1 1%	1 4%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	1 1%	0 0%	1 1%	1 1%	0 0%	0 0%	1 2%	0 0%

QE7A2. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the seller/provider)? Mark 0 if you did not pay any over-/extra charges or hidden. If you are not sure, please give an estimate.

'The average is calculated based on all respondents who incurred over-/extra charges or hidden fees'

FILTER: ASK QE7A IF QE6= 9 OR 10 OR 12 OR 18

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	20	11	9	4	8	5	3	4	8	5	3	0	1	11	8
EUR 0	6	1	5	0	4	1	1	0	4	1	1	0	0	6	0
	29%	10%	54%	0	41%	32%	25%	0	41%	32%	25%	0	0	54%	0
EUR 1 - EUR 19	3	2	1	1	2	0	0	1	2	0	0	0	0	0	3
	15%	18%	11%	27%	24%	0	0	27%	24%	0	0	0	0	0	39%
EUR 20 - EUR 49	2	1	1	0	0	1	1	0	0	1	1	0	0	2	0
	12%	13%	11%	0	5%	22%	30%	0	5%	22%	30%	0	33%	18%	0
EUR 50 - EUR 99	3	3	0	1	0	1	0	1	0	1	0	0	0	0	3
	15%	27%	0	39%	5%	23%	0	39%	5%	23%	0	0	33%	0	32%
EUR 100 or more	3	2	1	1	1	1	0	1	1	1	0	0	0	1	2
	16%	20%	12%	34%	12%	23%	0	34%	12%	23%	0	0	0	9%	29%
Don't know	2	1	1	0	1	0	1	0	1	0	1	0	0	2	0
	12%	13%	12%	0	12%	0	44%	0	12%	0	44%	0	34%	18%	0
Average	97	65,1	188,1	71,7	46,1	209,6	39	71,7	46,1	209,6	39	0	60	63,4	114

QE7A2. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the seller/provider)? Mark 0 if you did not pay any over-/extra charges or hidden fees.

If you are not sure, please give an estimate.

'The average is calculated based on all respondents who incurred over-/extra charges or hidden fees'

FILTER: ASK QE7A IF QE6= 9 OR 10 OR 12 OR 18

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	20	0	8	12	3	9	2	2	1	2	13	7	6	13	19	0	1	8	12
EUR 0	6	0	1	4	0	4	0	1	0	1	3	3	1	3	6	0	0	2	4
	29%	0	18%	37%	0	39%	0	76%	0	45%	24%	38%	25%	25%	31%	0	0	29%	29%
EUR 1 - EUR 19	3	0	2	1	0	2	0	0	0	1	3	0	0	3	3	0	0	1	2
	15%	0	25%	8%	0	22%	0	0	0	55%	23%	0	0	23%	16%	0	0	13%	17%
EUR 20 - EUR 49	2	0	1	1	0	1	1	0	0	0	1	1	0	2	2	0	0	2	0
	12%	0	12%	12%	0	11%	44%	24%	0	0	11%	15%	8%	15%	13%	0	0	31%	0
EUR 50 - EUR 99	3	0	1	2	1	2	0	0	0	0	3	0	2	1	3	0	0	0	3
	15%	0	18%	13%	41%	17%	0	0	0	0	22%	0	27%	11%	16%	0	0	0	24%
EUR 100 or more	3	0	1	2	1	1	1	0	0	0	1	2	1	2	3	0	0	2	1
	16%	0	15%	17%	30%	11%	56%	0	0	0	9%	31%	22%	15%	17%	0	0	27%	10%
Don't know	2	0	1	1	1	0	0	0	1	0	1	1	1	1	1	0	1	0	2
	12%	0	12%	12%	29%	0	0	0	100%	0	11%	15%	17%	11%	8%	0	100%	0	20%
Average	97	0	53,4	138,3	270	50,7	75,6	30	0	4	51,6	226,4	83,1	102,3	97	0	0	136,1	62,8

QE7A1. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the seller/provider)? Mark 0 if you did not pay any over-/extra charges or hidden. If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QE7A IF QE6= 9 OR 10 OR 12 OR 18  
AVERAGE FOR ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	211	119	91	34	67	53	56	34	67	53	36	21	42	82	86
EUR 0	197	109	87	31	62	50	54	31	62	50	33	21	41	77	78
	93%	92%	96%	89%	93%	94%	96%	89%	93%	94%	93%	100%	97%	94%	91%
EUR 1 - EUR 19	3	2	1	1	2	0	0	1	2	0	0	0	0	0	3
	1%	2%	1%	3%	3%	0	0	3%	3%	0	0	0	0	0	4%
EUR 20 - EUR 49	2	1	1	0	0	1	1	0	0	1	1	0	0	2	0
	1%	1%	1%	0	1%	2%	2%	0	1%	2%	3%	0	1%	2%	0
EUR 50 - EUR 99	3	3	0	1	0	1	0	1	0	1	0	0	0	0	3
	1%	2%	0	4%	1%	2%	0	4%	1%	2%	0	0	1%	0	3%
EUR 100 or more	3	2	1	1	1	1	0	1	1	1	0	0	0	1	2
	2%	2%	1%	4%	2%	2%	0	4%	2%	2%	0	0	0	1%	3%
Don't know	2	1	1	0	1	0	1	0	1	0	1	0	0	2	0
	1%	1%	1%	0	2%	0	3%	0	2%	0	4%	0	1%	2%	0
Average	5,5	4,8	6,3	7,7	2,8	12,3	0,7	7,7	2,8	12,3	1,1	0	1,3	2,4	10,5



QE7A1. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the seller/provider)? Mark 0 if you did not pay any over-/extra charges or hidden fees.

If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QE7A IF QE6= 9 OR 10 OR 12 OR 18

AVERAGE FOR ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL		
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	211	22	103	85	23	89	20	10	28	40	130	71	65	143	189	5	15	68	140
EUR 0	197	22	96	77	20	83	18	10	26	39	119	67	61	133	176	5	14	63	131
	93%	100%	94%	91%	85%	94%	89%	96%	95%	97%	92%	94%	94%	93%	93%	100%	94%	92%	94%
EUR 1 - EUR 19	3	0	2	1	0	2	0	0	0	1	3	0	0	3	3	0	0	1	2
	1%	0	2%	1%	0	2%	0	0	0	3%	2%	0	0	2%	2%	0	0	1%	1%
EUR 20 - EUR 49	2	0	1	1	0	1	1	0	0	0	1	1	0	2	2	0	0	2	0
	1%	0	1%	2%	0	1%	5%	4%	0	0	1%	1%	1%	1%	1%	0	0	4%	0
EUR 50 - EUR 99	3	0	1	2	1	2	0	0	0	0	3	0	2	1	3	0	0	0	3
	1%	0	1%	2%	6%	2%	0	0	0	0	2%	0	2%	1%	2%	0	0	0	2%
EUR 100 or more	3	0	1	2	1	1	1	0	0	0	1	2	1	2	3	0	0	2	1
	2%	0	1%	2%	4%	1%	6%	0	0	0	1%	3%	2%	1%	2%	0	0	3%	1%
Don't know	2	0	1	1	1	0	0	0	1	0	1	1	1	1	1	0	1	0	2
	1%	0	1%	2%	4%	0	0	0	5%	0	1%	1%	1%	1%	1%	0	6%	0	2%
Average	5,5	0	3	10	30,3	3,2	8,4	1,3	0	0,1	3,5	9,9	4,2	6,1	6,1	0	0	10,9	2,9

QE8. To what extent could you use the train service as intended?

FILTER: ASK QE8 IF QE6 = 1 OR 2 OR 3 OR 4 OR 5 OR 6 OR 8 OR 13 OR 14 OR 17 OR 18

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	182	103	79	32	59	47	44	32	59	47	25	19	35	72	74
Not at all	17	13	4	4	2	6	5	4	2	6	4	1	1	6	10
	9%	12%	5%	12%	3%	13%	12%	12%	3%	13%	16%	5%	2%	9%	13%
Partly, with major difficulty	75	44	31	13	26	16	20	13	26	16	12	8	18	26	32
	41%	43%	39%	40%	44%	33%	46%	40%	44%	33%	49%	43%	50%	36%	43%
Partly, with minor difficulty	59	28	31	7	22	16	15	7	22	16	6	9	11	24	24
	32%	27%	40%	21%	37%	34%	33%	21%	37%	34%	23%	47%	32%	33%	33%
Fully	30	19	11	8	9	8	4	8	9	8	3	1	6	16	8
	16%	18%	14%	26%	16%	18%	9%	26%	16%	18%	12%	5%	16%	22%	11%
TOTAL 'PARTLY'	134	72	62	20	48	32	35	20	48	32	18	17	29	49	56
	74%	70%	79%	61%	81%	68%	79%	61%	81%	68%	71%	90%	81%	69%	76%
Don't know	1	0	1	0	0	1	0	0	0	1	0	0	0	0	0
	1%	0	1%	0	0	2%	0	0	0	2%	0	0	0	0	0

QE8. To what extent could you use the train service as intended?

FILTER: ASK QE8 IF QE6 = 1 OR 2 OR 3 OR 4 OR 5 OR 6 OR 8 OR 13 OR 14 OR 17 OR 18

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	182	21	90	70	19	74	17	9	24	38	118	57	60	121	162	5	14	57	122
Not at all	17	5	8	4	2	4	6	0	1	5	12	5	5	12	14	1	2	4	13
	9%	24%	9%	6%	11%	5%	32%	0	4%	12%	10%	8%	9%	10%	9%	25%	14%	7%	11%
Partly, with major difficulty	75	8	37	29	8	32	6	4	10	14	55	15	22	53	67	2	6	14	61
	41%	38%	41%	42%	44%	43%	37%	43%	43%	38%	47%	27%	37%	44%	41%	37%	43%	24%	50%
Partly, with minor difficulty	59	6	30	23	7	26	4	0	11	9	36	20	18	41	52	1	6	22	34
	32%	29%	33%	33%	39%	36%	23%	5%	45%	24%	30%	36%	30%	34%	32%	19%	43%	39%	28%
Fully	30	2	15	13	1	11	1	5	2	10	14	16	15	15	29	1	0	16	14
	16%	9%	16%	19%	6%	15%	7%	52%	8%	25%	11%	29%	25%	13%	18%	19%	0	28%	11%
TOTAL 'PARTLY'	134	14	67	52	16	58	10	5	21	23	91	36	40	94	119	3	12	36	95
	74%	66%	74%	75%	83%	78%	60%	48%	88%	62%	77%	63%	66%	78%	74%	56%	86%	63%	78%
Don't know	1	0	1	0	0	1	0	0	0	0	1	0	0	0	0	0	0	1	0
	1%	0	1%	0	0	1%	0	0	0	0	1%	0	0	0	0	0	0	2%	0

QE9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	211	119	91	34	67	53	56	34	67	53	36	21	42	82	86
Returned the train ticket	16 8%	10 9%	6 7%	2 7%	3 4%	7 14%	4 7%	2 7%	3 4%	7 14%	3 8%	1 5%	3 8%	5 7%	8 9%
Bought a replacement train ticket	19 9%	12 10%	7 7%	4 11%	5 8%	6 11%	4 7%	4 11%	5 8%	6 11%	2 6%	2 9%	2 5%	8 10%	8 10%
Paid for alternative transport (e.g. bus, taxi, plane, boat)	24 12%	9 8%	15 17%	5 15%	4 6%	8 15%	7 12%	5 15%	4 6%	8 15%	5 14%	2 10%	4 9%	6 7%	14 17%
Made a complaint to the seller/provider	75 35%	47 39%	28 31%	8 23%	29 44%	23 43%	15 27%	8 23%	29 44%	23 43%	13 37%	2 11%	10 24%	31 38%	33 39%
Asked the seller/provider to provide transport continuation or re-routing	12 6%	7 6%	5 5%	0 0	3 5%	4 8%	5 9%	0 0	3 5%	4 8%	1 4%	4 19%	3 6%	4 5%	6 7%
Asked the seller/provider for compensation for damages or losses	22 10%	12 10%	10 10%	1 2%	8 12%	8 15%	5 9%	1 2%	8 12%	8 15%	4 12%	1 5%	6 14%	9 11%	7 8%
Asked the seller/provider to provide refund of the money I paid	41 20%	23 19%	18 20%	3 8%	11 17%	12 22%	16 29%	3 8%	11 17%	12 22%	11 30%	6 27%	6 14%	11 13%	25 29%
Made a complaint to a government body or consumer organisation	6 3%	2 2%	4 4%	0 0	2 3%	3 5%	1 2%	0 0	2 3%	3 5%	0 0	1 5%	0 0	2 3%	3 4%
Took the seller/provider to an out-of-court dispute settlement/alternative dispute resolution body (ADR)	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0

QE9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	211	119	91	34	67	53	56	34	67	53	36	21	42	82	86
Took the seller/provider to court	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other action	5 3%	0	5 6%	1 3%	1 2%	2 4%	1 2%	1 3%	1 2%	2 4%	1 3%	0	2 5%	3 4%	0
Have not taken any action	65 31%	40 33%	26 28%	15 43%	23 34%	13 24%	15 27%	15 43%	23 34%	13 24%	8 22%	7 35%	21 49%	24 29%	21 25%
TOTAL 'TOOK THE PROVIDER TO COURT OR TO AN OUT-OF COURT DISPUTE RESOLUTION BODY'	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL 'MADE A COMPLAINT TO A GOVERNMENT BODY OR CONSUMER ORGANISATION OR TOOK THE PROVIDER TO AN OUT-OF-COURT DISPUTE RESOLUTION BODY'	6 3%	2 2%	4 4%	0	2 3%	3 5%	1 2%	0	2 3%	3 5%	0	1 5%	0	2 3%	3 4%
TOTAL 'AT LEAST ONE ACTION'	143 68%	80 67%	64 70%	20 57%	43 64%	40 74%	41 73%	20 57%	43 64%	40 74%	28 78%	13 65%	21 51%	58 70%	64 75%
Don't know	2 1%	0	2 2%	0	1 2%	1 2%	0	0	1 2%	1 2%	0	0	0	1 1%	0

QE9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL		
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	211	22	103	85	23	89	20	10	28	40	130	71	65	143	189	5	15	68	140
Returned the train ticket	16 8%	1 5%	5 5%	11 12%	1 4%	7 8%	1 6%	1 8%	3 10%	3 9%	5 4%	11 15%	0 0%	16 11%	15 8%	1 25%	0 1%	11 17%	5 4%
Bought a replacement train ticket	19 9%	2 9%	11 11%	6 7%	1 4%	10 11%	3 15%	0 0%	2 7%	3 8%	14 11%	5 7%	0 0%	19 13%	17 9%	0 0%	1 8%	7 11%	11 8%
Paid for alternative transport (e.g. bus, taxi, plane, boat)	24 12%	3 14%	11 11%	10 12%	3 14%	8 9%	3 15%	1 10%	3 12%	5 13%	17 13%	6 8%	0 0%	24 17%	20 11%	3 57%	1 9%	8 12%	15 10%
Made a complaint to the seller/provider	75 35%	6 27%	31 31%	36 43%	9 37%	35 40%	7 37%	2 19%	6 23%	14 35%	42 33%	26 37%	0 0%	75 52%	71 37%	0 5%	4 26%	30 43%	44 32%
Asked the seller/provider to provide transport continuation or re-routing	12 6%	1 4%	5 5%	7 8%	2 9%	5 6%	0 0%	0 0%	5 19%	0 0%	6 5%	6 8%	0 0%	12 9%	12 6%	0 0%	1 6%	4 6%	7 5%
Asked the seller/provider for compensation for damages or losses	22 10%	0 0%	10 10%	12 14%	5 22%	10 12%	1 5%	0 0%	2 9%	2 5%	12 10%	9 12%	0 0%	22 15%	21 11%	1 19%	0 0%	6 9%	16 11%
Asked the seller/provider to provide refund of the money I paid	41 20%	3 13%	21 21%	17 20%	10 43%	14 16%	4 21%	0 0%	7 27%	5 12%	22 17%	16 23%	0 0%	41 29%	37 19%	0 5%	4 28%	15 22%	25 18%
Made a complaint to a government body or consumer organisation	6 3%	0 0%	2 2%	3 4%	0 0%	5 5%	0 0%	0 0%	1 4%	0 0%	1 1%	5 6%	0 0%	6 4%	6 3%	0 0%	0 0%	0 0%	6 4%
Took the seller/provider to an out-of-court dispute settlement/alternative dispute resolution body (ADR)	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%

QE9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL		
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	211	22	103	85	23	89	20	10	28	40	130	71	65	143	189	5	15	68	140
Took the seller/provider to court	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other action	5	0	1	4	0	3	0	1	0	1	4	1	0	5	5	0	0	2	3
	3%	0	1%	5%	0	3%	1%	9%	0	3%	3%	2%	0	4%	3%	5%	0	3%	2%
Have not taken any action	65	7	36	23	4	24	6	6	9	15	48	15	65	0	59	1	6	15	49
	31%	32%	35%	27%	19%	27%	32%	53%	33%	39%	37%	21%	100%	0	31%	19%	38%	23%	35%
TOTAL 'TOOK THE PROVIDER TO COURT OR TO AN OUT-OF COURT DISPUTE RESOLUTION BODY'	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL 'MADE A COMPLAINT TO A GOVERNMENT BODY OR CONSUMER ORGANISATION OR TOOK THE PROVIDER TO AN OUT-OF-COURT DISPUTE RESOLUTION BODY'	6	0	2	3	0	5	0	0	1	0	1	5	0	6	6	0	0	0	6
	3%	0	2%	4%	0	5%	0	0	4%	0	1%	6%	0	4%	3%	0	0	0	4%
TOTAL 'AT LEAST ONE ACTION'	143	15	65	62	19	63	13	5	18	24	80	55	0	143	130	4	9	52	89
	68%	68%	64%	73%	81%	70%	68%	47%	67%	61%	62%	77%	0	100%	69%	81%	62%	76%	64%
Don't know	2	0	2	0	0	2	0	0	0	0	1	1	0	0	1	0	0	1	1
	1%	0	2%	0	0	2%	0	0	0	0	1%	1%	0	0	1%	0	0	1%	1%

QE9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QE9BIS IF 'HAS NOT TAKEN ANY ACTION,' QE9 = 13

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	65	40	26	15	23	13	15	15	23	13	8	7	21	24	21
I was unlikely to get a satisfactory solution to the problem I encountered	37 57%	24 61%	13 51%	14 93%	6 27%	7 53%	11 70%	14 93%	6 27%	7 53%	5 62%	6 79%	10 50%	13 55%	14 67%
The sums involved were too small	10 15%	8 19%	2 9%	8 54%	1 5%	0 0	1 7%	8 54%	1 5%	0 0	0 0	1 14%	8 37%	1 4%	1 6%
I did not know how or where to complain	11 16%	11 27%	0 0	7 46%	1 5%	1 8%	2 13%	7 46%	1 5%	1 8%	1 12%	1 14%	8 37%	1 4%	2 10%
I was not sure of my rights as a passenger	1 2%	0 0	1 4%	0 0	1 4%	0 0	0 0	0 0	1 4%	0 0	0 0	0 0	0 0	1 4%	0 0
I thought it would take too long	9 14%	4 9%	5 21%	0 0	6 26%	1 9%	2 13%	0 0	6 26%	1 9%	1 12%	1 14%	1 7%	4 19%	3 15%
I tried to complain about other problems in the past but was not successful	2 3%	1 2%	1 4%	0 0	0 0	1 8%	1 6%	0 0	0 0	1 8%	1 12%	0 0	0 0	1 4%	1 5%
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	1 2%	1 4%	0 0	0 0	1 6%	0 0	0 0	0 0	1 6%	0 0	0 0	0 0	1 7%	0 0	0 0
The complaints procedure was too complicated	6 9%	6 15%	0 0	1 7%	2 9%	1 9%	2 12%	1 7%	2 9%	1 9%	0 0	2 24%	2 10%	0 0	4 18%



QE9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QE9BIS IF 'HAS NOT TAKEN ANY ACTION,' QE9 = 13

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	65	40	26	15	23	13	15	15	23	13	8	7	21	24	21
Seller/provider fixed the problem on its own initiative	8 12%	8 19%	0 0%	8 52%	0 0%	0 0%	0 0%	8 52%	0 0%	0 0%	0 0%	0 0%	7 32%	0 0%	1 5%
I have not had the time yet	5 8%	4 11%	1 5%	0 0%	4 19%	0 0%	1 7%	0 0%	4 19%	0 0%	1 13%	0 0%	2 10%	2 10%	1 5%
Other	5 8%	1 4%	4 15%	0 0%	0 2%	5 38%	0 0%	0 0%	0 2%	5 38%	0 0%	0 0%	4 21%	1 4%	0 0%
Don't know	1 1%	1 2%	0 0%	0 0%	0 0%	0 0%	1 5%	0 0%	0 0%	0 0%	0 0%	1 10%	0 0%	1 3%	0 0%

QE9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QE9BIS IF 'HAS NOT TAKEN ANY ACTION,' QE9 = 13

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	65	7	36	23	4	24	6	6	9	15	48	15	65	0	59	1	6	15	49
I was unlikely to get a satisfactory solution to the problem I encountered	37 57%	7 100%	20 57%	10 44%	2 51%	9 37%	6 96%	2 36%	8 83%	10 67%	31 64%	6 42%	37 57%	0	31 54%	1 100%	5 86%	6 41%	31 63%
The sums involved were too small	10 15%	1 14%	8 22%	1 5%	1 28%	0 0	0 0	0 0	1 11%	8 50%	10 21%	0 0	10 15%	0	9 15%	0	1 18%	0 0	10 20%
I did not know how or where to complain	11 16%	1 14%	8 22%	2 9%	0 0	3 12%	0 0	0 0	1 11%	7 44%	9 18%	1 7%	11 16%	0	10 17%	0	1 18%	1 7%	10 20%
I was not sure of my rights as a passenger	1 2%	0 0	1 3%	0 0	0 0	0 0	0 0	0 0	0 0	1 6%	0 0	1 7%	1 2%	0	1 2%	0	0 0	0 0	1 2%
I thought it would take too long	9 14%	0 0	4 11%	5 22%	0 0	4 17%	0 0	2 34%	1 11%	2 13%	7 14%	2 13%	9 14%	0	9 15%	0	0 0	3 19%	6 12%
I tried to complain about other problems in the past but was not successful	2 3%	1 14%	1 3%	0 0	0 0	0 0	1 16%	0 0	1 10%	0 0	2 4%	0 0	2 3%	0	0 0	0	2 34%	0 0	2 4%
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	1 2%	0 0	1 3%	0 2%	0 0	1 4%	0 0	0 8%	0 0	0 0	0 1%	1 7%	1 2%	0	1 2%	0	0 0	0 3%	1 2%
The complaints procedure was too complicated	6 9%	0 0	2 6%	4 18%	0 0	1 4%	0 0	2 38%	2 19%	1 6%	4 9%	2 11%	6 9%	0	5 9%	0	1 14%	1 9%	5 9%

QE9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QE9BIS IF 'HAS NOT TAKEN ANY ACTION,' QE9 = 13

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	65	7	36	23	4	24	6	6	9	15	48	15	65	0	59	1	6	15	49
Seller/provider fixed the problem on its own initiative	8 12%	0	8 22%	0	0	0	0	0	0	8 50%	8 16%	0	8 12%	0	8 13%	0	0	1 6%	7 14%
I have not had the time yet	5 8%	0	3 9%	2 10%	2 49%	3 12%	0 4%	0	0	0	2 5%	2 14%	5 8%	0	5 9%	0	0	4 27%	1 3%
Other	5 8%	0	4 11%	1 6%	0	5 22%	0	0	0	0	5 11%	0	5 8%	0	5 9%	0	0	0	5 11%
Don't know	1 1%	0	0	1 3%	0	0	0	0	1 8%	0	1 2%	0	1 1%	0	1 1%	0	0	0	0

QE10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, contacting the seller/provider, complaining to the national authority in charge of enforcing passenger i going to an alternative dispute resolution body or to court, looking for an alternative etc.?

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	211	119	91	34	67	53	56	34	67	53	36	21	42	82	86
Less than 1 hour	46 22%	28 23%	18 20%	9 26%	17 25%	12 23%	8 14%	9 26%	17 25%	12 23%	6 17%	2 10%	6 13%	21 25%	20 23%
1 to 2 hours	83 39%	48 40%	34 38%	20 59%	27 40%	14 26%	22 38%	20 59%	27 40%	14 26%	16 44%	6 28%	21 51%	30 37%	31 36%
3 to 4 hours	36 17%	17 14%	19 21%	3 8%	8 12%	13 24%	12 22%	3 8%	8 12%	13 24%	7 18%	6 29%	7 17%	9 11%	19 22%
5 to 10 hours	20 9%	11 9%	9 10%	2 4%	6 9%	9 16%	4 7%	2 4%	6 9%	9 16%	3 8%	1 5%	1 2%	13 15%	6 7%
11 to 20 hours	2 1%	1 1%	1 1%	0 0%	0 0%	1 2%	1 2%	0 0%	0 0%	1 2%	0 0%	1 5%	0 0%	0 0%	2 2%
More than 20 hours	8 4%	3 3%	5 5%	0 0%	3 5%	4 7%	1 3%	0 0%	3 5%	4 7%	1 2%	1 3%	2 5%	2 2%	4 5%
No time lost	10 5%	8 7%	2 2%	1 3%	3 4%	0 0%	6 11%	1 3%	3 4%	0 0%	2 6%	4 19%	2 5%	5 6%	3 3%
Don't remember	6 3%	3 3%	3 3%	0 0%	3 5%	1 2%	2 4%	0 0%	3 5%	1 2%	2 5%	0 1%	3 7%	2 3%	1 1%
Average	3,2	2,9	3,6	1,7	3	4,3	3,2	1,7	3	4,3	2,7	4	2,9	3	3,5

QE10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, contacting the seller/provider, complaining to the national authority in charge of enforcing passenger rights, going to an alternative dispute resolution body or to court, looking for an alternative etc.?

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	211	119	91	34	67	53	56	34	67	53	36	21	42	82	86
TOTAL 'AT LEAST SOME TIME LOST'	195 92%	108 91%	86 95%	33 97%	61 91%	52 98%	48 86%	33 97%	61 91%	52 98%	32 89%	16 79%	37 88%	75 91%	82 95%

QE10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, contacting the seller/provider, complaining to the national authority in charge of enforcing passenger rights, going to an alternative dispute resolution body or to court, looking for an alternative etc.?

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	211	22	103	85	23	89	20	10	28	40	130	71	65	143	189	5	15	68	140
Less than 1 hour	46	8	19	18	5	20	6	3	3	9	30	15	15	31	44	1	1	13	33
	22%	36%	18%	21%	20%	23%	29%	26%	11%	24%	23%	21%	23%	21%	23%	24%	7%	19%	24%
1 to 2 hours	83	5	41	37	9	33	5	5	8	22	50	30	27	55	75	3	4	29	52
	39%	23%	40%	43%	40%	37%	27%	47%	28%	56%	38%	42%	42%	39%	40%	58%	28%	42%	37%
3 to 4 hours	36	3	22	12	5	16	2	0	7	5	24	11	8	27	32	1	2	14	22
	17%	14%	21%	14%	23%	18%	12%	0	27%	14%	19%	15%	12%	19%	17%	18%	12%	20%	16%
5 to 10 hours	20	1	10	9	3	10	1	1	2	2	10	8	1	19	19	0	1	7	13
	9%	5%	10%	11%	13%	11%	5%	14%	7%	4%	8%	11%	2%	13%	10%	0	7%	10%	9%
11 to 20 hours	2	1	1	0	0	0	2	0	0	0	2	0	0	2	0	0	2	1	1
	1%	4%	1%	0	0	0	10%	0	0	0	2%	0	0	1%	0	0	13%	1%	1%
More than 20 hours	8	0	3	6	1	3	2	0	1	1	6	3	2	7	8	0	0	3	5
	4%	0	2%	7%	4%	4%	8%	0	5%	3%	4%	4%	2%	5%	4%	0	0	5%	4%
No time lost	10	4	3	3	0	3	1	1	4	0	7	2	10	0	7	0	3	1	8
	5%	18%	3%	3%	0	4%	5%	14%	14%	0	5%	3%	15%	0	4%	0	20%	2%	6%
Don't remember	6	0	5	1	0	3	1	0	2	0	1	3	2	3	4	0	2	0	5
	3%	0	5%	1%	0	3%	5%	0	8%	0	1%	4%	3%	2%	2%	0	14%	0	4%
Average	3,2	2,5	3	3,5	3,3	3,1	4,9	2,2	3,8	2,2	3,2	3	2,2	3,5	3,1	1,6	5,1	3,4	3,1

QE10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, contacting the seller/provider, complaining to the national authority in charge of enforcing passenger rights, going to an alternative dispute resolution body or to court, looking for an alternative etc.?

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	211	22	103	85	23	89	20	10	28	40	130	71	65	143	189	5	15	68	140
TOTAL 'AT LEAST SOME TIME LOST'	195 92%	18 82%	95 92%	81 95%	23 100%	83 93%	18 90%	9 86%	21 78%	40 100%	122 94%	66 93%	53 82%	140 98%	179 94%	5 100%	10 66%	67 98%	126 90%

QE11. To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	211	119	91	34	67	53	56	34	67	53	36	21	42	82	86
Not at all or only a little	35 16%	26 22%	9 10%	11 31%	13 19%	4 8%	7 13%	11 31%	13 19%	4 8%	5 14%	2 10%	12 29%	10 12%	12 14%
Moderately	57 27%	31 26%	26 28%	13 38%	16 23%	15 28%	14 24%	13 38%	16 23%	15 28%	8 22%	6 28%	11 27%	21 26%	24 28%
Quite a lot	66 31%	37 31%	30 32%	7 20%	16 24%	24 45%	19 34%	7 20%	16 24%	24 45%	12 34%	7 34%	11 27%	32 38%	22 26%
Extremely	53 25%	25 21%	27 30%	4 11%	22 33%	10 20%	17 29%	4 11%	22 33%	10 20%	11 30%	6 29%	7 17%	19 23%	27 31%
TOTAL 'A LITTLE / MODERATELY'	92 44%	57 48%	34 38%	24 69%	28 42%	19 35%	21 37%	24 69%	28 42%	19 35%	13 36%	8 37%	24 56%	32 39%	36 43%
TOTAL 'QUITE A LOT / EXTREMELY'	119 56%	62 52%	57 62%	11 31%	38 58%	34 65%	36 63%	11 31%	38 58%	34 65%	23 64%	13 63%	18 44%	51 61%	49 57%
Don't know	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0



QE11. To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL		
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
<b>TOTAL</b>	211	22	103	85	23	89	20	10	28	40	130	71	65	143	189	5	15	68	140
Not at all or only a little	35	3	20	11	1	14	4	2	2	11	18	14	21	13	33	1	1	11	24
	16%	14%	20%	14%	5%	15%	22%	21%	7%	28%	14%	20%	32%	9%	17%	20%	7%	16%	17%
Moderately	57	3	25	29	6	25	3	4	8	10	34	22	20	37	52	3	2	19	36
	27%	14%	24%	35%	27%	28%	17%	41%	28%	26%	26%	31%	31%	26%	27%	56%	15%	28%	26%
Quite a lot	66	13	32	20	3	31	7	3	9	12	45	19	15	49	57	1	7	21	44
	31%	59%	31%	23%	14%	34%	36%	29%	34%	30%	35%	27%	23%	34%	30%	24%	45%	31%	32%
Extremely	53	3	25	24	13	19	5	1	9	6	32	15	9	44	48	0	5	17	36
	25%	14%	25%	29%	54%	22%	25%	10%	31%	16%	25%	22%	14%	30%	25%	0	33%	25%	26%
<b>TOTAL 'A LITTLE / MODERATELY'</b>	92	6	45	41	7	39	8	6	10	22	52	36	41	51	85	4	3	30	60
	44%	27%	44%	48%	32%	44%	39%	62%	35%	54%	40%	51%	63%	35%	45%	76%	22%	44%	43%
<b>TOTAL 'QUITE A LOT / EXTREMELY'</b>	119	16	58	44	16	50	12	4	18	18	77	35	24	93	105	1	12	38	80
	56%	73%	56%	52%	68%	56%	61%	38%	65%	46%	60%	49%	37%	65%	55%	24%	78%	56%	57%
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QE12A12. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller/provider?

Please provide an estimate for the following possible cost items.

Costs of replacement ticket/alternative transport at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs of replacement ticket/alternative transport'

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	211	119	91	34	67	53	56	34	67	53	36	21	42	82	86
EUR 0	78	44	34	12	28	16	22	12	28	16	14	8	19	31	29
	37%	37%	37%	36%	42%	31%	39%	36%	42%	31%	39%	39%	45%	38%	33%
EUR 1 - EUR 19	22	15	8	12	4	6	1	12	4	6	1	0	11	0	10
	11%	13%	8%	35%	6%	11%	1%	35%	6%	11%	2%	0	27%	0	12%
EUR 20 - EUR 49	12	3	9	0	4	5	3	0	4	5	3	0	0	4	8
	6%	2%	10%	0	6%	9%	5%	0	6%	9%	8%	0	0	5%	9%
EUR 50 - EUR 99	10	5	5	1	1	4	3	1	1	4	1	2	2	5	3
	5%	4%	6%	4%	2%	8%	5%	4%	2%	8%	3%	10%	4%	6%	4%
More than EUR 150	10	6	4	1	0	6	3	1	0	6	1	2	2	7	2
	5%	5%	5%	3%	0	12%	5%	3%	0	12%	3%	9%	4%	8%	2%
Not relevant	55	34	21	4	22	12	16	4	22	12	11	5	6	27	21
	26%	28%	23%	13%	33%	23%	28%	13%	33%	23%	30%	23%	15%	33%	25%
Don't remember	23	13	10	4	7	3	9	4	7	3	5	4	2	8	13
	11%	11%	11%	10%	10%	6%	17%	10%	10%	6%	15%	20%	6%	10%	15%
Average	55,6	51,2	60,3	34,4	23	74,9	76,1	34,4	23	74,9	52,8	111,2	40,7	99,6	36,7

QE12A12. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller/provider?

Please provide an estimate for the following possible cost items.

Costs of replacement ticket/alternative transport at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs of replacement ticket/alternative transport'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	211	22	103	85	23	89	20	10	28	40	130	71	65	143	189	5	15	68	140
EUR 0	78	10	31	38	9	30	8	5	12	14	41	32	34	43	71	2	5	25	54
	37%	45%	30%	45%	38%	33%	41%	51%	43%	36%	32%	45%	52%	30%	38%	44%	33%	36%	38%
EUR 1 - EUR 19	22	0	17	5	0	9	0	1	1	11	18	5	11	11	22	0	0	4	18
	11%	0	17%	6%	0	11%	0	10%	3%	28%	14%	7%	16%	8%	11%	0	0	6%	13%
EUR 20 - EUR 49	12	0	10	2	2	6	2	1	0	0	8	2	1	11	12	0	0	5	7
	6%	0	10%	2%	9%	7%	10%	10%	0	0	6%	3%	1%	8%	6%	0	0	7%	5%
EUR 50 - EUR 99	10	3	3	4	2	4	2	0	2	0	9	1	0	9	9	0	1	2	8
	5%	14%	3%	4%	10%	4%	10%	0	7%	0	7%	1%	1%	7%	5%	0	7%	3%	6%
More than EUR 150	10	1	4	5	1	4	2	1	2	0	5	5	1	9	9	0	1	6	5
	5%	5%	4%	6%	4%	5%	12%	9%	7%	0	4%	7%	2%	6%	5%	0	8%	8%	3%
Not relevant	55	6	26	22	6	29	4	1	6	9	34	18	13	42	49	2	4	23	31
	26%	27%	25%	26%	26%	33%	22%	10%	21%	22%	26%	26%	20%	29%	26%	37%	26%	34%	22%
Don't remember	23	2	12	9	3	7	1	1	5	6	14	8	5	18	18	1	4	3	18
	11%	9%	11%	11%	13%	8%	5%	10%	20%	14%	11%	11%	8%	13%	9%	19%	27%	4%	13%
Average	55,6	79,6	42,4	78,5	57,7	57,8	75,3	131,1	95	4,9	47	85,1	20	68,4	54	0	114,4	88,6	40,5

QE12A22. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller/provider?  
Please provide an estimate for the following possible cost items.  
Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs related to court proceedings'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	211	119	91	34	67	53	56	34	67	53	36	21	42	82	86
EUR 0	125	73	51	25	36	35	29	25	36	35	19	11	34	47	44
	59%	62%	56%	73%	53%	65%	52%	73%	53%	65%	52%	52%	81%	57%	51%
EUR 1 - EUR 99	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EUR 100 - EUR 199	1	1	0	1	0	0	0	1	0	0	0	0	0	0	1
	1%	1%	0	4%	0	0	0	4%	0	0	0	0	0	0	1%
EUR 200 or more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Not relevant	69	38	31	5	27	15	20	5	27	15	13	8	6	29	33
	33%	32%	34%	16%	41%	29%	36%	16%	41%	29%	36%	37%	15%	35%	39%
Don't remember	16	7	9	3	4	3	6	3	4	3	4	2	1	6	8
	8%	6%	10%	7%	6%	6%	11%	7%	6%	6%	12%	10%	3%	7%	9%
Average	104	104	0	104	0	0	0	104	0	0	0	0	0	0	104

QE12A22. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller/provider?  
Please provide an estimate for the following possible cost items.  
Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs related to court proceedings'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	211	22	103	85	23	89	20	10	28	40	130	71	65	143	189	5	15	68	140
EUR 0	125	12	61	52	14	47	13	9	16	25	74	44	47	77	116	2	6	35	90
	59%	55%	60%	61%	61%	53%	67%	90%	56%	62%	57%	61%	72%	53%	61%	44%	41%	51%	64%
EUR 1 - EUR 99	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EUR 100 - EUR 199	1	0	1	0	0	0	1	0	0	0	1	0	1	0	1	0	0	0	1
	1%	0	1%	0	0	0	6%	0	0	0	1%	0	2%	0	1%	0	0	0	1%
EUR 200 or more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Not relevant	69	8	32	28	9	35	4	1	8	12	43	23	12	57	62	2	5	31	37
	33%	36%	31%	33%	39%	39%	22%	10%	28%	29%	33%	33%	18%	39%	33%	37%	33%	46%	26%
Don't remember	16	2	9	5	0	7	1	0	4	4	11	4	5	10	10	1	4	2	12
	8%	9%	8%	6%	0	8%	5%	0	16%	9%	9%	5%	8%	7%	5%	19%	27%	3%	8%
Average	104	0	104	0	0	0	104	0	0	0	104	0	104	0	104	0	0	0	104

QE12A32. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller/provider?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, accommodation, meals, refreshments, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred other extra costs'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	211	119	91	34	67	53	56	34	67	53	36	21	42	82	86
EUR 0	101	61	40	21	31	26	23	21	31	26	14	9	30	37	34
	48%	51%	44%	62%	46%	49%	41%	62%	46%	49%	39%	43%	72%	44%	40%
EUR 1 - EUR 9	10	6	4	0	5	2	4	0	5	2	3	1	1	4	6
	5%	5%	5%	0	7%	3%	7%	0	7%	3%	8%	5%	2%	4%	7%
EUR 10 - EUR 29	11	6	5	3	1	3	4	3	1	3	2	2	0	6	5
	5%	5%	6%	10%	2%	6%	7%	10%	2%	6%	5%	10%	0	8%	6%
EUR 30 - EUR 49	3	2	1	0	0	2	1	0	0	2	1	0	2	1	0
	1%	2%	1%	0	0	4%	1%	0	0	4%	2%	0	5%	1%	0
EUR 50 or more	6	4	3	2	2	2	1	2	2	2	1	0	0	3	4
	3%	3%	3%	4%	3%	4%	1%	4%	3%	4%	2%	0	0	3%	4%
Not relevant	54	28	26	5	20	13	15	5	20	13	8	7	6	20	26
	25%	23%	28%	16%	30%	25%	26%	16%	30%	25%	22%	33%	15%	25%	30%
Don't remember	25	13	12	3	8	5	9	3	8	5	7	2	2	12	11
	12%	11%	13%	7%	12%	9%	17%	7%	12%	9%	20%	10%	6%	14%	13%
Average	93,8	25,6	185,8	27,8	252,2	68,4	18,4	27,8	252,2	68,4	20,7	13,3	20,2	160,2	47,6

QE12A32. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller/provider?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, accommodation, meals, refreshments, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred other extra costs'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	211	22	103	85	23	89	20	10	28	40	130	71	65	143	189	5	15	68	140
EUR 0	101	11	49	41	9	41	11	8	11	20	60	35	46	54	93	1	6	27	74
	48%	50%	47%	49%	38%	46%	56%	81%	39%	51%	46%	49%	71%	37%	49%	25%	41%	40%	53%
EUR 1 - EUR 9	10	1	5	4	0	6	1	0	2	1	6	4	0	10	9	1	0	5	5
	5%	4%	5%	5%	0	7%	5%	0	7%	3%	5%	6%	0	7%	5%	19%	0	7%	4%
EUR 10 - EUR 29	11	0	11	0	3	2	2	1	2	0	8	2	2	9	11	0	0	3	8
	5%	0	11%	0	14%	2%	11%	10%	7%	0	7%	3%	3%	6%	6%	0	0	5%	6%
EUR 30 - EUR 49	3	0	1	2	0	2	0	0	1	0	3	0	0	3	3	0	0	0	3
	1%	0	1%	2%	0	2%	0	0	3%	0	2%	0	0	2%	2%	0	0	0	2%
EUR 50 or more	6	0	1	5	2	1	0	0	1	2	3	4	0	6	6	0	0	4	2
	3%	0	1%	6%	9%	1%	0	0	4%	6%	2%	5%	0	4%	3%	0	0	6%	1%
Not relevant	54	8	25	21	6	26	4	1	6	10	35	16	11	42	47	2	4	25	28
	25%	36%	24%	25%	26%	29%	22%	10%	21%	26%	27%	23%	17%	29%	25%	37%	26%	37%	20%
Don't remember	25	2	11	11	3	10	1	0	5	6	14	10	6	19	19	1	5	3	20
	12%	9%	10%	13%	13%	11%	5%	0	20%	14%	11%	14%	9%	13%	10%	19%	33%	4%	14%
Average	93,8	5	16,6	229,4	102,3	18,9	13,3	10	340,4	50,9	24,2	245,5	11,7	100,2	96,7	6,5	0	59	117,9

QE12AT2. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who incurred costs trying to sort out the problem'

INDICATE TOTAL AMOUNT

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	211	119	91	34	67	53	56	34	67	53	36	21	42	82	86
EUR 0	83	48	35	10	32	17	25	10	32	17	16	9	19	34	31
	40%	41%	38%	28%	48%	31%	44%	28%	48%	31%	45%	43%	45%	41%	36%
EUR 1 - EUR 19	30	21	9	13	6	7	4	13	6	7	3	1	12	4	13
	14%	18%	10%	38%	9%	14%	7%	38%	9%	14%	8%	5%	27%	5%	15%
EUR 20 - EUR 49	15	5	10	0	4	5	6	0	4	5	5	1	1	7	7
	7%	4%	11%	0%	6%	9%	10%	0%	6%	9%	13%	5%	2%	8%	8%
EUR 50 - EUR 99	13	6	7	3	1	5	4	3	1	5	2	2	2	6	6
	6%	5%	8%	8%	2%	10%	7%	8%	2%	10%	5%	10%	4%	7%	7%
More than EUR 150	13	8	5	2	2	6	3	2	2	6	1	2	2	8	4
	6%	7%	6%	6%	3%	12%	5%	6%	3%	12%	3%	9%	4%	9%	5%
Not relevant	42	24	18	4	17	10	10	4	17	10	6	4	6	18	17
	20%	20%	19%	13%	26%	20%	17%	13%	26%	20%	17%	18%	15%	22%	20%
Don't remember	14	7	7	3	4	2	5	3	4	2	3	2	1	5	8
	7%	6%	8%	7%	6%	4%	10%	7%	6%	4%	9%	10%	3%	6%	9%
Average	85,1	50,8	128,9	42,2	165,2	92	55,4	42,2	165,2	92	41,7	80,2	41,9	149,3	56,2



QE12AT2. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who incurred costs trying to sort out the problem'

INDICATE TOTAL AMOUNT

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	211	22	103	85	23	89	20	10	28	40	130	71	65	143	189	5	15	68	140
EUR 0	83	11	31	40	13	31	6	5	13	15	44	34	47	35	74	3	6	23	60
	40%	50%	30%	48%	56%	35%	29%	51%	47%	38%	34%	48%	33%	53%	39%	63%	39%	34%	43%
EUR 1 - EUR 19	30	1	23	6	0	14	1	2	2	11	22	8	18	12	28	1	0	8	22
	14%	4%	22%	8%	0%	16%	5%	20%	7%	28%	17%	12%	12%	18%	15%	19%	0%	12%	16%
EUR 20 - EUR 49	15	0	12	3	2	7	2	1	2	0	10	3	14	1	15	0	0	6	9
	7%	0%	12%	3%	9%	8%	10%	10%	6%	0%	8%	4%	10%	1%	8%	0%	0%	9%	6%
EUR 50 - EUR 99	13	3	4	6	2	5	2	0	2	2	11	3	13	0	12	0	1	5	9
	6%	14%	4%	7%	10%	5%	10%	0%	7%	6%	8%	4%	9%	1%	6%	0%	7%	7%	6%
More than EUR 150	13	1	6	7	2	4	4	1	3	0	8	6	11	3	12	0	1	7	7
	6%	5%	5%	8%	9%	5%	18%	9%	10%	0%	6%	8%	8%	4%	6%	0%	8%	10%	5%
Not relevant	42	5	20	17	4	22	4	1	3	7	26	13	31	11	38	1	3	18	23
	20%	23%	19%	20%	17%	25%	22%	10%	10%	19%	20%	19%	21%	17%	20%	18%	20%	27%	16%
Don't remember	14	1	8	5	0	6	1	0	3	4	9	4	10	4	10	0	4	1	11
	7%	5%	8%	6%	0%	7%	5%	0%	13%	9%	7%	5%	7%	6%	5%	0%	27%	2%	8%
Average	85,1	65,1	43,3	173,7	134,5	52,7	75,2	101,4	279,1	16,6	49,9	180,3	102,8	27,2	86,4	6,5	114,4	88,8	83,1

QE12A11. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller/provider?

Please provide an estimate for the following possible cost items.

Costs of replacement ticket/alternative transport at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	211	119	91	34	67	53	56	34	67	53	36	21	42	82	86
EUR 0	133	78	55	17	50	29	37	17	50	29	25	13	25	58	50
	63%	66%	60%	49%	75%	54%	66%	49%	75%	54%	69%	62%	60%	71%	58%
EUR 1 - EUR 19	22	15	8	12	4	6	1	12	4	6	1	0	11	0	10
	11%	13%	8%	35%	6%	11%	1%	35%	6%	11%	2%	0	27%	0	12%
EUR 20 - EUR 49	12	3	9	0	4	5	3	0	4	5	3	0	0	4	8
	6%	2%	10%	0	6%	9%	5%	0	6%	9%	8%	0	0	5%	9%
EUR 50 - EUR 99	10	5	5	1	1	4	3	1	1	4	1	2	2	5	3
	5%	4%	6%	4%	2%	8%	5%	4%	2%	8%	3%	10%	4%	6%	4%
More than EUR 150	10	6	4	1	0	6	3	1	0	6	1	2	2	7	2
	5%	5%	5%	3%	0	12%	5%	3%	0	12%	3%	9%	4%	8%	2%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	23	13	10	4	7	3	9	4	7	3	5	4	2	8	13
	11%	11%	11%	10%	10%	6%	17%	10%	10%	6%	15%	20%	6%	10%	15%
Average	16,2	13,6	19,5	15,8	3,7	32,1	15,4	15,8	3,7	32,1	9,9	25,6	14,8	21,4	11,7

QE12A11. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller/provider?

Please provide an estimate for the following possible cost items.

Costs of replacement ticket/alternative transport at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	211	22	103	85	23	89	20	10	28	40	130	71	65	143	189	5	15	68	140
EUR 0	133	16	56	60	15	59	12	6	18	23	75	51	47	85	120	4	9	48	84
	63%	72%	55%	71%	64%	66%	63%	61%	64%	58%	58%	71%	72%	59%	63%	81%	59%	70%	60%
EUR 1 - EUR 19	22	0	17	5	0	9	0	1	1	11	18	5	11	11	22	0	0	4	18
	11%	0	17%	6%	0	11%	0	10%	3%	28%	14%	7%	16%	8%	11%	0	0	6%	13%
EUR 20 - EUR 49	12	0	10	2	2	6	2	1	0	0	8	2	1	11	12	0	0	5	7
	6%	0	10%	2%	9%	7%	10%	10%	0	0	6%	3%	1%	8%	6%	0	0	7%	5%
EUR 50 - EUR 99	10	3	3	4	2	4	2	0	2	0	9	1	0	9	9	0	1	2	8
	5%	14%	3%	4%	10%	4%	10%	0	7%	0	7%	1%	1%	7%	5%	0	7%	3%	6%
More than EUR 150	10	1	4	5	1	4	2	1	2	0	5	5	1	9	9	0	1	6	5
	5%	5%	4%	6%	4%	5%	12%	9%	7%	0	4%	7%	2%	6%	5%	0	8%	8%	3%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	23	2	12	9	3	7	1	1	5	6	14	8	5	18	18	1	4	3	18
	11%	9%	11%	11%	13%	8%	5%	10%	20%	14%	11%	11%	8%	13%	9%	19%	27%	4%	13%
Average	16,2	16,2	16,2	16,4	15	16,3	25,6	42,7	19,7	1,6	16,3	16,8	4,4	22,1	16,2	0	22,7	23,3	12,5

QE12A21. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller/provider?

Please provide an estimate for the following possible cost items.

Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	211	119	91	34	67	53	56	34	67	53	36	21	42	82	86
EUR 0	193	111	82	31	63	50	50	31	63	50	31	18	41	76	77
	92%	93%	90%	89%	94%	94%	89%	89%	94%	94%	88%	90%	97%	93%	90%
EUR 1 - EUR 99	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EUR 100 - EUR 199	1	1	0	1	0	0	0	1	0	0	0	0	0	0	1
	1%	1%	0	4%	0	0	0	4%	0	0	0	0	0	0	1%
EUR 200 or more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	16	7	9	3	4	3	6	3	4	3	4	2	1	6	8
	8%	6%	10%	7%	6%	6%	11%	7%	6%	6%	12%	10%	3%	7%	9%
Average	0,7	1,2	0	4,1	0	0	0	4,1	0	0	0	0	0	0	1,7

QE12A21. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller/provider?

Please provide an estimate for the following possible cost items.

Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	211	22	103	85	23	89	20	10	28	40	130	71	65	143	189	5	15	68	140
EUR 0	193	20	93	80	23	82	18	10	23	36	117	67	59	133	178	4	11	66	127
	92%	91%	90%	94%	100%	92%	89%	100%	84%	91%	90%	95%	91%	93%	94%	81%	73%	97%	91%
EUR 1 - EUR 99	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EUR 100 - EUR 199	1	0	1	0	0	0	1	0	0	0	1	0	1	0	1	0	0	0	1
	1%	0	1%	0	0	0	6%	0	0	0	1%	0	2%	0	1%	0	0	0	1%
EUR 200 or more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	16	2	9	5	0	7	1	0	4	4	11	4	5	10	10	1	4	2	12
	8%	9%	8%	6%	0	8%	5%	0	16%	9%	9%	5%	8%	7%	5%	19%	27%	3%	8%
Average	0,7	0	1,4	0	0	0	6,9	0	0	0	1,1	0	2,2	0	0,7	0	0	0	1

QE12A31. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller/provider?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, accommodation, meals, refreshments, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero!

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	211	119	91	34	67	53	56	34	67	53	36	21	42	82	86
EUR 0	154	89	66	27	51	39	37	27	51	39	22	15	37	57	60
	73%	74%	72%	78%	76%	74%	67%	78%	76%	74%	61%	75%	87%	69%	70%
EUR 1 - EUR 9	10	6	4	0	5	2	4	0	5	2	3	1	1	4	6
	5%	5%	5%	0	7%	3%	7%	0	7%	3%	8%	5%	2%	4%	7%
EUR 10 - EUR 29	11	6	5	3	1	3	4	3	1	3	2	2	0	6	5
	5%	5%	6%	10%	2%	6%	7%	10%	2%	6%	5%	10%	0	8%	6%
EUR 30 - EUR 49	3	2	1	0	0	2	1	0	0	2	1	0	2	1	0
	1%	2%	1%	0	0	4%	1%	0	0	4%	2%	0	5%	1%	0
EUR 50 or more	6	4	3	2	2	2	1	2	2	2	1	0	0	3	4
	3%	3%	3%	4%	3%	4%	1%	4%	3%	4%	2%	0	0	3%	4%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	25	13	12	3	8	5	9	3	8	5	7	2	2	12	11
	12%	11%	13%	7%	12%	9%	17%	7%	12%	9%	20%	10%	6%	14%	13%
Average	15,8	4,3	31,3	4,4	34,3	12,4	3,7	4,4	34,3	12,4	4,7	2,1	1,5	30,8	9,4

QE12A31. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller/provider?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, accommodation, meals, refreshments, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	211	22	103	85	23	89	20	10	28	40	130	71	65	143	189	5	15	68	140
EUR 0	154	19	73	62	15	68	16	9	16	31	95	51	57	95	140	3	10	52	101
	73%	87%	71%	73%	64%	76%	78%	90%	60%	77%	73%	72%	88%	66%	74%	62%	67%	77%	73%
EUR 1 - EUR 9	10	1	5	4	0	6	1	0	2	1	6	4	0	10	9	1	0	5	5
	5%	4%	5%	5%	0	7%	5%	0	7%	3%	5%	6%	0	7%	5%	19%	0	7%	4%
EUR 10 - EUR 29	11	0	11	0	3	2	2	1	2	0	8	2	2	9	11	0	0	3	8
	5%	0	11%	0	14%	2%	11%	10%	7%	0	7%	3%	3%	6%	6%	0	0	5%	6%
EUR 30 - EUR 49	3	0	1	2	0	2	0	0	1	0	3	0	0	3	3	0	0	0	3
	1%	0	1%	2%	0	2%	0	0	3%	0	2%	0	0	2%	2%	0	0	0	2%
EUR 50 or more	6	0	1	5	2	1	0	0	1	2	3	4	0	6	6	0	0	4	2
	3%	0	1%	6%	9%	1%	0	0	4%	6%	2%	5%	0	4%	3%	0	0	6%	1%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	25	2	11	11	3	10	1	0	5	6	14	10	6	19	19	1	5	3	20
	12%	9%	10%	13%	13%	11%	5%	0	20%	14%	11%	14%	9%	13%	10%	19%	33%	4%	14%
Average	15,8	0,2	3,4	35,5	26,8	2,8	2,4	1	87,4	5	4,3	39,8	0,4	23,4	17,2	1,5	0	11,6	18,2

QE12AT1. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

INDICATE TOTAL AMOUNT

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	208	119	91	34	67	53	56	34	67	53	36	21	42	82	86
EUR 0	115	72	53	14	49	27	35	14	49	27	22	13	25	52	48
	35%	61%	58%	41%	74%	51%	61%	41%	74%	51%	61%	62%	60%	63%	56%
EUR 1 - EUR 19	21	21	9	13	6	7	4	13	6	7	3	1	12	4	13
	10%	18%	10%	38%	9%	14%	7%	38%	9%	14%	8%	5%	27%	5%	15%
EUR 20 - EUR 49	15	5	10	0	4	5	6	0	4	5	5	1	1	7	7
	7%	4%	11%	0%	6%	9%	10%	0%	6%	9%	13%	5%	2%	8%	8%
EUR 50 - EUR 99	15	6	7	3	1	5	4	3	1	5	2	2	2	6	6
	7%	5%	8%	8%	2%	10%	7%	8%	2%	10%	5%	10%	4%	7%	7%
More than EUR 150	29	8	5	2	2	6	3	2	2	6	1	2	2	8	4
	14%	7%	6%	6%	3%	12%	5%	6%	3%	12%	3%	9%	4%	9%	5%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	14	7	7	3	4	2	5	3	4	2	3	2	1	5	8
	7%	6%	8%	7%	6%	4%	10%	7%	6%	4%	9%	10%	3%	6%	9%
Average	31	18,1	48,2	23,7	35,6	43,2	17,7	23,7	35,6	43,2	13,5	25,1	15,9	48,6	21,7



QE12AT1. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

INDICATE TOTAL AMOUNT

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	208	22	103	85	23	89	20	10	28	40	130	71	65	143	189	5	15	68	140
EUR 0	115	16	51	57	17	54	10	6	16	23	70	48	78	46	112	4	9	42	83
	35%	72%	49%	68%	73%	60%	51%	61%	57%	57%	54%	67%	54%	70%	59%	81%	59%	61%	59%
EUR 1 - EUR 19	21	1	23	6	0	14	1	2	2	11	22	8	18	12	28	1	0	8	22
	10%	4%	22%	8%	0%	16%	5%	20%	7%	28%	17%	12%	12%	18%	15%	19%	0%	12%	16%
EUR 20 - EUR 49	15	0	12	3	2	7	2	1	2	0	10	3	14	1	15	0	0	6	9
	7%	0%	12%	3%	9%	8%	10%	10%	6%	0%	8%	4%	10%	1%	8%	0%	0%	9%	6%
EUR 50 - EUR 99	15	3	4	6	2	5	2	0	2	2	11	3	13	0	12	0	1	5	9
	7%	14%	4%	7%	10%	5%	10%	0%	7%	6%	8%	4%	9%	1%	6%	0%	7%	7%	6%
More than EUR 150	29	1	6	7	2	4	4	1	3	0	8	6	11	3	12	0	1	7	7
	14%	5%	5%	8%	9%	5%	18%	9%	10%	0%	6%	8%	8%	4%	6%	0%	8%	10%	5%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	14	1	8	5	0	6	1	0	3	4	9	4	10	4	10	0	4	1	11
	7%	5%	8%	6%	0%	7%	5%	0%	13%	9%	7%	5%	7%	6%	5%	0%	27%	2%	8%
Average	31	15,7	20,2	48,4	36,4	18,7	34,9	39,6	98,4	6,2	20,8	52	42,5	6,9	32,5	1,2	22,7	33,8	29,7

QE13. You indicated a price of [INSERT AMOUNT PAID FROM QE3A] for the train service.

What is the most you would now pay for this train service taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress?

FILTER: ASK QE13 IF [AMOUNT FROM QE3]=TRUE OR IF QE3A=9999999

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	203	115	88	34	66	50	53	34	66	50	34	19	40	80	82
Would pay the same price again	70 35%	50 43%	21 23%	14 40%	28 43%	12 23%	16 31%	14 40%	28 43%	12 23%	14 40%	3 16%	9 23%	27 33%	35 42%
Would pay three quarters of the price	23 11%	12 11%	10 12%	1 3%	6 9%	8 16%	8 15%	1 3%	6 9%	8 16%	2 6%	6 30%	4 9%	11 14%	8 10%
Would pay half the price	41 20%	20 17%	21 24%	11 31%	15 23%	7 15%	8 15%	11 31%	15 23%	7 15%	5 14%	3 16%	11 28%	20 25%	9 11%
Would pay one quarter of the price	10 5%	5 4%	5 6%	2 7%	4 6%	2 4%	2 4%	2 7%	4 6%	2 4%	1 3%	1 5%	0 0	3 4%	7 9%
Wouldn't buy it again	47 23%	24 21%	23 26%	6 16%	11 17%	15 30%	15 29%	6 16%	11 17%	15 30%	11 31%	5 24%	15 37%	12 15%	20 25%
Don't know	11 6%	3 3%	8 9%	1 3%	1 1%	6 12%	4 7%	1 3%	1 1%	6 12%	2 6%	2 8%	1 2%	7 9%	2 3%

QE13. You indicated a price of [INSERT AMOUNT PAID FROM QE3A] for the train service.

What is the most you would now pay for this train service taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress?

FILTER: ASK QE13 IF [AMOUNT FROM QE3]=TRUE OR IF QE3A=9999999

	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL		
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	203	21	98	83	23	85	20	10	24	40	124	69	64	137	185	4	13	67	134
Would pay the same price again	70 35%	6 29%	27 27%	38 46%	10 42%	31 36%	8 40%	4 41%	4 19%	13 33%	40 33%	29 42%	21 32%	49 36%	67 36%	1 24%	2 16%	30 45%	40 30%
Would pay three quarters of the price	23 11%	6 29%	8 8%	7 9%	1 4%	7 8%	3 16%	3 26%	6 24%	3 8%	13 10%	9 13%	10 16%	12 9%	20 11%	0 0	3 24%	5 7%	17 13%
Would pay half the price	41 20%	4 19%	23 23%	14 17%	2 9%	19 22%	1 6%	1 9%	3 13%	15 38%	28 22%	13 19%	13 20%	28 20%	39 21%	1 30%	1 8%	13 20%	28 21%
Would pay one quarter of the price	10 5%	0 0	4 4%	6 8%	4 18%	3 3%	0 0	0 0	2 8%	1 3%	6 5%	4 6%	2 4%	8 6%	10 6%	0 0	0 0	3 5%	7 5%
Wouldn't buy it again	47 23%	3 14%	32 33%	12 15%	5 23%	20 24%	6 32%	2 24%	6 26%	6 15%	30 24%	10 14%	13 21%	34 25%	41 22%	1 23%	5 40%	13 19%	35 26%
Don't know	11 6%	2 9%	4 4%	5 6%	1 4%	5 6%	1 7%	0 0	3 11%	1 3%	8 6%	4 5%	4 7%	6 4%	8 4%	1 23%	2 12%	2 4%	8 6%

QE14. Which of these, if any, has the seller/provider done so far in response to the problem?

Mark all that apply.

FILTER: ASK QE14 IF QE9 = CODES 1 TO 12

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	143	80	64	20	43	40	41	20	43	40	28	13	21	58	64
Acknowledged problem	51 35%	31 39%	19 30%	7 34%	16 37%	14 36%	14 34%	7 34%	16 37%	14 36%	10 36%	4 30%	3 15%	24 41%	24 36%
Investigating problem	20 14%	9 11%	11 18%	3 14%	5 12%	8 21%	4 10%	3 14%	5 12%	8 21%	3 11%	1 8%	2 9%	9 16%	9 14%
Gave a satisfactory explanation	19 13%	11 14%	7 11%	1 7%	3 7%	7 18%	7 17%	1 7%	3 7%	7 18%	4 14%	3 24%	2 10%	9 15%	8 12%
Gave an unsatisfactory explanation	30 21%	17 22%	13 20%	3 17%	10 23%	9 23%	7 18%	3 17%	10 23%	9 23%	6 22%	1 9%	4 20%	10 18%	15 24%
Provided alternative transport	7 5%	5 6%	2 3%	0 0%	1 2%	2 5%	4 10%	0 0%	1 2%	2 5%	1 4%	3 22%	1 5%	4 7%	2 3%
Gave a partial or full refund of the ticket fare	36 25%	18 23%	17 27%	4 19%	8 19%	12 30%	12 29%	4 19%	8 19%	12 30%	9 32%	3 22%	4 18%	15 26%	17 26%
Gave credit note or voucher	24 16%	16 20%	8 13%	2 8%	6 14%	7 18%	9 22%	2 8%	6 14%	7 18%	7 25%	2 15%	3 14%	10 18%	10 16%
Gave compensation for personal injury	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%
Gave compensation for lost or damaged registered luggage	2 1%	2 2%	0 0%	0 0%	0 0%	1 2%	1 2%	0 0%	0 0%	1 2%	0 0%	1 7%	0 0%	1 2%	1 2%

QE14. Which of these, if any, has the seller/provider done so far in response to the problem?

Mark all that apply.

FILTER: ASK QE14 IF QE9 = CODES 1 TO 12

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	143	80	64	20	43	40	41	20	43	40	28	13	21	58	64
Gave compensation for lost or damaged mobility equipment for passengers with disabilities or reduced mobility	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other	2 1%	0	2 2%	1 3%	1 2%	0	0	1 3%	1 2%	0	0	0	1 3%	1 2%	0
Has done nothing	33 23%	14 18%	19 29%	7 38%	12 28%	7 18%	6 16%	7 38%	12 28%	7 18%	4 14%	3 20%	7 34%	11 19%	15 23%
TOTAL 'GAVE REIMBURSEMENT OR COMPENSATION'	59 41%	35 44%	24 38%	5 27%	13 30%	19 48%	22 53%	5 27%	13 30%	19 48%	16 57%	6 45%	7 32%	25 44%	27 42%
TOTAL 'AT LEAST ONE ACTION'	109 76%	65 82%	44 69%	12 62%	31 72%	32 82%	33 81%	12 62%	31 72%	32 82%	24 86%	9 70%	14 66%	46 81%	48 75%
Don't know	1 1%	0	1 2%	0	0	0	1 3%	0	0	0	0	1 10%	0	0	1 2%

QE14. Which of these, if any, has the seller/provider done so far in response to the problem?

Mark all that apply.

FILTER: ASK QE14 IF QE9 = CODES 1 TO 12

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	143	15	65	62	19	63	13	5	18	24	80	55	0	143	130	4	9	52	89
Acknowledged problem	51	3	22	24	10	23	3	0	5	8	29	20	0	51	47	1	2	23	28
	35%	20%	34%	39%	56%	37%	24%	0	27%	33%	37%	37%	0	35%	36%	30%	21%	44%	31%
Investigating problem	20	1	7	12	3	10	1	0	0	5	10	10	0	20	19	0	1	7	13
	14%	7%	11%	19%	16%	16%	7%	0	0	20%	13%	18%	0	14%	15%	0	11%	13%	15%
Gave a satisfactory explanation	19	3	10	5	3	7	1	1	4	2	12	7	0	19	17	1	1	5	13
	13%	20%	16%	9%	16%	11%	8%	22%	22%	10%	14%	13%	0	13%	13%	22%	12%	9%	15%
Gave an unsatisfactory explanation	30	3	11	16	3	14	2	0	3	6	17	9	0	30	29	0	1	9	21
	21%	20%	17%	26%	16%	23%	15%	0	19%	25%	21%	17%	0	21%	22%	0	10%	18%	23%
Provided alternative transport	7	0	4	3	2	2	0	0	3	0	3	4	0	7	7	0	0	2	5
	5%	0	6%	5%	11%	3%	0	0	16%	0	4%	7%	0	5%	5%	0	0	4%	6%
Gave a partial or full refund of the ticket fare	36	2	19	15	7	18	2	1	3	3	18	17	0	36	31	2	3	15	20
	25%	13%	29%	23%	37%	29%	15%	16%	16%	14%	22%	30%	0	25%	24%	46%	31%	28%	22%
Gave credit note or voucher	24	5	5	14	3	4	6	1	3	5	13	9	0	24	22	1	1	9	15
	16%	34%	7%	23%	16%	6%	46%	20%	16%	23%	16%	17%	0	16%	17%	24%	10%	17%	16%
Gave compensation for personal injury	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Gave compensation for lost or damaged registered luggage	2	1	0	1	1	0	0	0	1	0	2	0	0	2	2	0	0	0	2
	1%	7%	0	2%	5%	0	0	0	5%	0	2%	0	0	1%	2%	0	0	0	2%

QE14. Which of these, if any, has the seller/provider done so far in response to the problem?

Mark all that apply.

FILTER: ASK QE14 IF QE9 = CODES 1 TO 12

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
<b>TOTAL</b>	143	15	65	62	19	63	13	5	18	24	80	55	0	143	130	4	9	52	89
Gave compensation for lost or damaged mobility equipment for passengers with disabilities or reduced mobility	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other	2 1%	0	0	2 2%	0	2 2%	0	0	0	0	1 1%	1 1%	0	2 1%	2 1%	0	0	1 2%	1 1%
Has done nothing	33 23%	2 13%	20 31%	11 17%	3 18%	14 22%	4 30%	2 41%	5 25%	5 21%	19 24%	12 22%	0	33 23%	30 23%	0	3 32%	12 23%	21 23%
<b>TOTAL 'GAVE REIMBURSEMENT OR COMPENSATION'</b>	59 41%	8 54%	22 34%	29 46%	11 58%	21 34%	8 61%	2 37%	7 37%	9 37%	32 40%	25 46%	0	59 41%	52 40%	3 70%	4 41%	23 44%	35 40%
<b>TOTAL 'AT LEAST ONE ACTION'</b>	109 76%	13 87%	44 67%	51 83%	15 82%	49 78%	9 70%	3 59%	12 68%	19 79%	60 75%	43 78%	0	109 76%	100 77%	4 100%	5 54%	40 77%	68 77%
Don't know	1 1%	0	1 2%	0	0	0	0	0	1 7%	0	1 2%	0	0	1 1%	0	0	1 14%	0	0

QE15A2. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the seller/provider?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who received reimbursement of compensation'

FILTER: ASK QE15A IF QE14 = 6 OR 7

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	59	35	24	5	13	19	22	5	13	19	16	6	7	25	27
EUR 0	1 2%	1 3%	0 0	0 0	0 0	1 5%	0 0	0 0	0 0	1 5%	0 0	0 0	0 0	0 0	1 4%
EUR 1 - EUR 19	13 22%	7 20%	6 25%	3 53%	5 38%	2 11%	3 14%	3 53%	5 38%	2 11%	3 19%	0 0	2 29%	3 12%	8 29%
EUR 20 - EUR 39	17 29%	10 29%	7 29%	1 23%	5 38%	5 27%	6 27%	1 23%	5 38%	5 27%	4 25%	2 33%	2 31%	7 28%	8 30%
EUR 40 - EUR 69	13 22%	7 20%	6 26%	1 23%	2 16%	6 31%	4 18%	1 23%	2 16%	6 31%	2 12%	2 33%	2 25%	7 28%	4 16%
EUR 70 - EUR 99	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
EUR 100 or more	8 14%	7 20%	1 4%	0 0	1 8%	2 11%	5 23%	0 0	1 8%	2 11%	4 25%	1 17%	0 0	6 24%	2 7%
Don't know	7 12%	3 9%	4 16%	0 0	0 0	3 15%	4 18%	0 0	0 0	3 15%	3 19%	1 17%	1 15%	2 8%	4 14%
Average	47,1	55,1	35	24,8	29,9	52,4	62,1	24,8	29,9	52,4	64,7	55,1	27,8	58	40,9



QE15A2. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the seller/provider?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who received reimbursement of compensation'

FILTER: ASK QE15A IF QE14 = 6 OR 7

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	59	8	22	29	11	21	8	2	7	9	32	25	0	59	52	3	4	23	35
EUR 0	1 2%	0	1 4%	0	1 9%	0	0	0	0	0	0	0	0	1 2%	1 2%	0	0	0	1 3%
EUR 1 - EUR 19	13 22%	1 12%	4 20%	7 26%	1 9%	7 34%	1 12%	0	0	4 39%	7 23%	5 18%	0	13 22%	12 23%	1 34%	0	4 19%	8 24%
EUR 20 - EUR 39	17 29%	2 24%	6 28%	9 32%	4 36%	4 20%	0	2 100%	2 29%	4 47%	7 22%	10 41%	0	17 29%	17 33%	0	0	6 26%	11 32%
EUR 40 - EUR 69	13 22%	3 38%	7 31%	3 11%	1 9%	5 22%	4 51%	0	2 29%	1 14%	9 28%	4 17%	0	13 22%	12 23%	0	1 25%	5 24%	8 22%
EUR 70 - EUR 99	0 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EUR 100 or more	8 14%	2 25%	0	6 21%	1 9%	3 14%	2 25%	0	2 29%	0	4 12%	4 16%	0	8 14%	6 11%	1 35%	1 26%	5 22%	3 9%
Don't know	7 12%	0	4 17%	3 11%	3 28%	2 9%	1 12%	0	1 13%	0	5 15%	2 8%	0	7 12%	4 8%	1 31%	2 49%	2 9%	4 11%
Average	47,1	55,2	30,5	56,1	39,1	43,9	64,8	27,8	90,4	23	45,8	50,4	0	47,1	44,9	70,7	75	63	36,3

QE15A1. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the seller/provider?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QE15A IF QE14 = 6 OR 7

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	211	119	91	34	67	53	56	34	67	53	36	21	42	82	86
EUR 0	153	86	67	29	54	35	35	29	54	35	20	15	35	57	59
	72%	72%	73%	84%	80%	66%	61%	84%	80%	66%	56%	71%	84%	69%	70%
EUR 1 - EUR 19	13	7	6	3	5	2	3	3	5	2	3	0	2	3	8
	6%	6%	7%	8%	8%	4%	5%	8%	8%	4%	8%	0	5%	4%	9%
EUR 20 - EUR 39	17	10	7	1	5	5	6	1	5	5	4	2	2	7	8
	8%	9%	8%	4%	8%	10%	10%	4%	8%	10%	11%	10%	5%	8%	10%
EUR 40 - EUR 69	13	7	6	1	2	6	4	1	2	6	2	2	2	7	4
	6%	6%	7%	4%	3%	11%	7%	4%	3%	11%	5%	10%	4%	9%	5%
EUR 70 - EUR 99	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EUR 100 or more	8	7	1	0	1	2	5	0	1	2	4	1	0	6	2
	4%	6%	1%	0	2%	4%	9%	0	2%	4%	11%	5%	0	7%	2%
Don't know	7	3	4	0	0	3	4	0	0	3	3	1	1	2	4
	3%	3%	4%	0	0	5%	7%	0	0	5%	8%	5%	2%	2%	5%
Average	11,8	14,6	8,2	3,9	5,9	15,7	21	3,9	5,9	15,7	25,3	13,9	4	16,8	11,1

QE15A1. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the seller/provider?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QE15A IF QE14 = 6 OR 7

	ACHIEVED EDUCATION				OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	211	22	103	85	23	89	20	10	28	40	130	71	65	143	189	5	15	68	140
EUR 0	153	14	81	56	13	68	12	9	21	31	97	46	65	85	138	2	11	45	105
	72%	63%	79%	66%	57%	76%	59%	83%	75%	77%	75%	65%	100%	59%	73%	43%	74%	67%	75%
EUR 1 - EUR 19	13	1	4	7	1	7	1	0	0	4	7	5	0	13	12	1	0	4	8
	6%	4%	4%	9%	4%	8%	5%	0	0	9%	6%	6%	0	9%	6%	19%	0	6%	6%
EUR 20 - EUR 39	17	2	6	9	4	4	0	2	2	4	7	10	0	17	17	0	0	6	11
	8%	9%	6%	11%	17%	5%	0	17%	7%	11%	5%	15%	0	12%	9%	0	0	9%	8%
EUR 40 - EUR 69	13	3	7	3	1	5	4	0	2	1	9	4	0	13	12	0	1	5	8
	6%	14%	7%	4%	4%	5%	21%	0	7%	3%	7%	6%	0	9%	6%	0	6%	8%	6%
EUR 70 - EUR 99	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EUR 100 or more	8	2	0	6	1	3	2	0	2	0	4	4	0	8	6	1	1	5	3
	4%	9%	0	7%	4%	3%	10%	0	7%	0	3%	6%	0	6%	3%	20%	7%	7%	2%
Don't know	7	0	4	3	3	2	1	0	1	0	5	2	0	7	4	1	2	2	4
	3%	0	4%	4%	13%	2%	5%	0	3%	0	4%	3%	0	5%	2%	18%	13%	3%	3%
Average	11,8	20,2	5,4	17,5	13,4	9,8	24,7	4,8	20,1	5,2	10	16,9	0	17,7	11,5	33,4	11,3	19,7	8,2

QE17. How long did the problem last / has lasted?

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
<b>TOTAL</b>	211	119	91	34	67	53	56	34	67	53	36	21	42	82	86
Less than one day	114 54%	70 58%	44 48%	20 59%	40 59%	20 38%	34 60%	20 59%	40 59%	20 38%	22 62%	11 56%	25 59%	45 54%	44 52%
One day to less than a week	32 15%	14 12%	18 20%	4 11%	9 14%	11 20%	9 15%	4 11%	9 14%	11 20%	5 14%	4 17%	5 13%	13 16%	13 16%
One week to less than one month	25 12%	17 14%	8 9%	5 16%	4 6%	9 18%	6 11%	5 16%	4 6%	9 18%	3 8%	3 15%	3 8%	10 12%	11 13%
One month to less than three months	13 6%	5 4%	8 9%	0 0	4 6%	3 6%	6 10%	0 0	4 6%	3 6%	5 13%	1 5%	3 7%	5 7%	4 5%
Three months to less than six months	6 3%	5 4%	1 1%	3 8%	2 3%	1 2%	0 0	3 8%	2 3%	1 2%	0 0	0 0	1 3%	2 2%	3 3%
Six months to less than a year	2 1%	1 1%	1 1%	1 4%	1 1%	0 0	0 0	1 4%	1 1%	0 0	0 0	0 0	0 0	0 0	2 3%
A year or more	16 8%	8 6%	8 9%	1 3%	6 9%	8 16%	1 2%	1 3%	6 9%	8 16%	1 3%	0 0	4 10%	6 7%	6 7%
<b>TOTAL 'LESS THAN A MONTH'</b>	171 81%	101 84%	70 77%	29 85%	53 79%	40 76%	48 86%	29 85%	53 79%	40 76%	30 84%	18 89%	34 80%	68 83%	69 81%
<b>TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'</b>	19 9%	10 8%	9 10%	3 8%	6 9%	5 9%	6 10%	3 8%	6 9%	5 9%	5 13%	1 5%	4 10%	7 9%	7 8%

1636

QE17. How long did the problem last / has lasted?

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	211	119	91	34	67	53	56	34	67	53	36	21	42	82	86
TOTAL 'SIX MONTHS OR MORE'	18 9%	9 7%	9 10%	2 6%	7 10%	8 16%	1 2%	2 6%	7 10%	8 16%	1 3%	0 0	4 10%	6 7%	8 10%
Don't remember	2 1%	0 0	2 3%	0 0	1 2%	0 0	1 2%	0 0	1 2%	0 0	0 0	1 6%	0 0	1 1%	1 2%

QE17. How long did the problem last / has lasted?

FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION				OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	211	22	103	85	23	89	20	10	28	40	130	71	65	143	189	5	15	68	140
Less than one day	114	11	57	44	12	51	6	4	16	24	67	39	50	63	104	2	8	35	78
	54%	50%	56%	52%	54%	58%	30%	43%	57%	60%	51%	55%	76%	44%	55%	43%	52%	51%	56%
One day to less than a week	32	7	14	11	5	11	4	1	5	6	21	11	6	26	28	3	1	14	18
	15%	32%	14%	13%	23%	12%	20%	9%	17%	16%	16%	16%	9%	18%	15%	57%	7%	21%	13%
One week to less than one month	25	4	11	10	2	7	4	1	4	6	13	11	2	23	21	0	4	6	18
	12%	18%	11%	12%	9%	8%	18%	10%	15%	15%	10%	16%	2%	16%	11%	0	26%	9%	13%
One month to less than three months	13	0	8	6	2	6	2	0	2	1	9	4	1	11	11	0	1	7	6
	6%	0	7%	7%	9%	7%	10%	0	6%	3%	7%	6%	2%	8%	6%	0	7%	10%	5%
Three months to less than six months	6	0	3	3	1	3	0	0	0	1	6	0	0	6	6	0	0	2	4
	3%	0	3%	4%	6%	4%	0	0	0	3%	5%	0	0	4%	3%	0	0	3%	3%
Six months to less than a year	2	0	2	0	0	1	1	0	0	0	1	1	1	1	2	0	0	0	2
	1%	0	2%	0	0	1%	6%	0	0	0	1%	1%	2%	1%	1%	0	0	0	2%
A year or more	16	0	5	11	0	9	3	4	0	0	10	4	5	11	16	0	0	4	12
	8%	0	5%	13%	0	10%	16%	37%	0	0	8%	6%	8%	8%	9%	0	0	6%	9%
TOTAL 'LESS THAN A MONTH'	171	22	83	65	20	69	14	7	25	36	101	61	57	113	153	5	13	55	114
	81%	100%	81%	76%	85%	78%	68%	63%	89%	91%	78%	87%	87%	79%	81%	100%	85%	81%	82%
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	19	0	10	9	3	10	2	0	2	2	15	4	1	17	17	0	1	9	10
	9%	0	10%	10%	15%	11%	10%	0	6%	6%	11%	6%	2%	12%	9%	0	7%	13%	7%

1638

QE17. How long did the problem last / has lasted?

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	211	22	103	85	23	89	20	10	28	40	130	71	65	143	189	5	15	68	140
TOTAL 'SIX MONTHS OR MORE'	18 9%	0 0	7 7%	11 13%	0 0	10 11%	4 22%	4 37%	0 0	0 0	11 9%	5 7%	6 9%	12 8%	18 10%	0 0	0 0	4 6%	14 10%
Don't remember	2 1%	0 0	2 2%	0 0	0 0	0 0	0 0	0 0	1 5%	1 3%	2 2%	0 0	1 2%	1 1%	1 1%	0 0	1 9%	0 0	1 1%

QF1. You indicated you experienced a problem with clothing, footwear and bags over the last 12 months.

With which of the following did you experience the problem?

FILTER: ASK QF1 TO QF18 IF "CLOTHING, FOOTWEAR AND BAGS", CODE 7, IS THE ONLY CHOICE IN DS2A OR DS2B; OR "CLOTHING, FOOTWEAR AND BAGS", CODE 7, IN DS3; OR "CLOTHING, FOOTWEAR AND BAGS", CODE 7, IN QA18 OR QB18 OR QD18 OR QE18 OR QF18

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	297	105	192	47	93	90	67	47	93	90	33	34	46	135	115
Children's clothing	19	4	16	1	11	6	2	1	11	6	0	2	3	10	6
	7%	3%	8%	2%	11%	6%	3%	2%	11%	6%	0	6%	6%	8%	5%
Women's clothing	79	5	73	21	22	22	13	21	22	22	4	10	7	30	42
	27%	5%	38%	44%	24%	24%	20%	44%	24%	24%	12%	28%	15%	22%	36%
Men's clothing	61	54	6	12	23	13	13	12	23	13	6	7	10	31	20
	20%	52%	3%	24%	25%	14%	19%	24%	25%	14%	18%	21%	21%	23%	18%
Clothing material/textiles	2	0	2	0	0	0	2	0	0	0	1	1	0	0	2
	1%	0	1%	0	0	0	3%	0	0	0	3%	3%	0	0	2%
Fur	1	0	1	0	0	0	1	0	0	0	1	0	0	0	0
	0	0	0	0	0	0	1%	0	0	0	2%	0	0	0	0
Travel bag	11	5	5	0	1	5	5	0	1	5	3	2	2	4	5
	4%	5%	3%	0	1%	5%	7%	0	1%	5%	9%	6%	3%	3%	4%
Handbag	16	0	16	3	3	8	2	3	3	8	2	0	4	7	5
	5%	0	8%	7%	3%	9%	4%	7%	3%	9%	7%	0	8%	6%	4%
Children's footwear	5	0	5	0	1	4	0	0	1	4	0	0	0	2	3
	2%	0	3%	0	1%	5%	0	0	1%	5%	0	0	0	2%	3%
Women's footwear	61	6	55	6	23	18	15	6	23	18	8	7	14	25	22
	21%	6%	29%	13%	25%	20%	22%	13%	25%	20%	24%	20%	31%	18%	19%



QF1. You indicated you experienced a problem with clothing, footwear and bags over the last 12 months.

With which of the following did you experience the problem?

FILTER: ASK QF1 TO QF18 IF "CLOTHING, FOOTWEAR AND BAGS", CODE 7, IS THE ONLY CHOICE IN DS2A OR DS2B; OR "CLOTHING, FOOTWEAR AND BAGS", CODE 7, IN DS3; OR "CLOTHING, FOOTWEAR AND BAGS", CODE 7, IN QA18 OR QB18 OR QD18 OR QE18 OR QF18

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	297	105	192	47	93	90	67	47	93	90	33	34	46	135	115
Men's footwear	31	29	3	5	6	13	7	5	6	13	6	1	7	17	8
	11%	27%	1%	10%	7%	14%	11%	10%	7%	14%	19%	3%	15%	12%	7%
Package of multiple items	11	2	9	0	2	2	7	0	2	2	2	5	0	9	2
	4%	2%	5%	0	2%	2%	10%	0	2%	2%	6%	14%	0	7%	2%
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QF1. You indicated you experienced a problem with clothing, footwear and bags over the last 12 months.

With which of the following did you experience the problem?

FILTER: ASK QF1 TO QF18 IF "CLOTHING, FOOTWEAR AND BAGS", CODE 7, IS THE ONLY CHOICE IN DS2A OR DS2B; OR "CLOTHING, FOOTWEAR AND BAGS", CODE 7, IN DS3; OR "CLOTHING, FOOTWEAR AND BAGS", CODE 7, IN QA18 OR QB18 OR QC18 OR QD18 OR QE18 OR QF18

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	297	37	184	75	31	103	51	20	32	59	171	108	30	265	244	24	28	94	201
Children's clothing	19	2	11	6	0	9	3	3	2	3	14	4	1	18	16	1	2	7	13
	7%	6%	6%	8%	0%	9%	5%	14%	6%	4%	8%	4%	5%	7%	7%	4%	7%	7%	6%
Women's clothing	79	8	56	15	5	34	11	3	9	17	43	30	6	72	63	6	9	35	44
	27%	20%	30%	21%	16%	33%	22%	16%	27%	29%	25%	28%	21%	27%	26%	25%	34%	37%	22%
Men's clothing	61	12	35	14	6	17	16	3	6	13	36	22	12	49	50	5	5	21	39
	20%	33%	19%	18%	20%	16%	31%	15%	19%	22%	21%	20%	39%	18%	21%	20%	20%	23%	20%
Clothing material/textiles	2	1	1	0	1	0	0	0	0	1	0	0	0	2	1	1	0	1	1
	1%	3%	1%	0%	3%	0%	0%	0%	0%	2%	0%	0%	0%	1%	0%	4%	0%	1%	0%
Fur	1	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0
	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Travel bag	11	2	9	0	1	4	0	1	1	4	7	4	0	11	9	1	1	2	9
	4%	5%	5%	0%	3%	3%	0%	5%	3%	7%	4%	3%	0%	4%	4%	4%	4%	2%	4%
Handbag	16	0	10	7	3	5	2	0	0	6	8	7	2	14	14	2	0	4	12
	5%	0%	5%	9%	10%	5%	4%	0%	1%	9%	5%	6%	8%	5%	6%	8%	0%	5%	6%
Children's footwear	5	0	4	1	2	1	1	0	0	1	2	2	0	5	4	1	0	2	3
	2%	0%	2%	1%	7%	1%	2%	0%	0%	2%	1%	2%	0%	2%	2%	4%	0%	2%	1%
Women's footwear	61	4	39	19	5	20	11	7	8	10	38	20	7	53	51	5	6	10	50
	21%	11%	21%	25%	18%	19%	21%	38%	24%	17%	22%	18%	22%	20%	21%	19%	20%	10%	25%

QF1. You indicated you experienced a problem with clothing, footwear and bags over the last 12 months.

With which of the following did you experience the problem?

FILTER: ASK QF1 TO QF18 IF "CLOTHING, FOOTWEAR AND BAGS", CODE 7, IS THE ONLY CHOICE IN DS2A OR DS2B; OR "CLOTHING, FOOTWEAR AND BAGS", CODE 7, IN DS3; OR "CLOTHING, FOOTWEAR AND BAGS", CODE 7, IN QA18 OR QB18 OR QC18 OR QD18 OR QE18 OR QF18

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	297	37	184	75	31	103	51	20	32	59	171	108	30	265	244	24	28	94	201
Men's footwear	31	6	16	9	4	12	8	3	2	3	17	15	1	30	26	3	2	8	24
	11%	17%	9%	12%	12%	12%	15%	13%	6%	6%	10%	14%	5%	11%	11%	11%	8%	8%	12%
Package of multiple items	11	2	4	5	3	2	0	0	5	1	6	5	0	11	9	0	2	4	7
	4%	5%	2%	7%	10%	2%	0	0	15%	2%	4%	5%	0	4%	4%	0	7%	4%	3%
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't know	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

QF3A. How much did you pay for this item (NOT including any over-/extra charges, if applicable)?

If you are not sure, please give an estimate.

Please indicate the total amount paid in [NATIONAL CURRENCY]:

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	297	105	192	47	93	90	67	47	93	90	33	34	46	135	115
EUR 0 - EUR 24	27	10	18	5	8	11	3	5	8	11	3	0	4	14	9
	9%	9%	9%	10%	9%	12%	5%	10%	9%	12%	9%	1%	9%	10%	8%
EUR 25 - EUR 39	56	18	38	12	17	16	10	12	17	16	4	6	12	20	24
	19%	17%	20%	26%	19%	18%	15%	26%	19%	18%	12%	19%	25%	15%	21%
EUR 40 - EUR 59	55	22	33	12	15	18	10	12	15	18	4	6	11	27	17
	19%	21%	17%	25%	16%	20%	15%	25%	16%	20%	12%	19%	24%	20%	15%
EUR 60 - EUR 119	87	26	62	12	30	21	23	12	30	21	12	11	11	39	36
	29%	24%	32%	26%	33%	24%	35%	26%	33%	24%	36%	34%	25%	29%	32%
EUR 120 or more	55	24	30	4	16	19	15	4	16	19	9	6	2	31	22
	18%	23%	16%	8%	18%	21%	22%	8%	18%	21%	28%	17%	3%	23%	20%
I didn't/don't pay for this item	11	5	7	3	2	3	3	3	2	3	1	2	4	3	3
	4%	4%	3%	6%	3%	3%	5%	6%	3%	3%	2%	7%	8%	2%	3%
Don't Know	6	2	4	0	3	2	1	0	3	2	0	1	3	1	3
	2%	2%	2%	0	3%	2%	2%	0	3%	2%	0	4%	5%	1%	2%
Average	79,7	86,3	76	53,3	82,7	84	88,5	53,3	82,7	84	94,4	82,1	53,5	87	80,5

QF3A. How much did you pay for this item (NOT including any over-/extra charges, if applicable)?

If you are not sure, please give an estimate.

Please indicate the total amount paid in [NATIONAL CURRENCY]:

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	297	37	184	75	31	103	51	20	32	59	171	108	30	265	244	24	28	94	201
EUR 0 - EUR 24	27	2	20	6	1	6	10	2	3	6	20	7	2	25	23	1	4	11	16
	9%	5%	11%	8%	4%	6%	19%	10%	8%	9%	11%	6%	8%	9%	9%	3%	13%	12%	8%
EUR 25 - EUR 39	56	2	38	16	2	20	12	5	5	12	33	22	9	46	47	4	5	19	37
	19%	5%	21%	21%	7%	19%	24%	26%	15%	20%	19%	20%	31%	18%	19%	16%	17%	20%	18%
EUR 40 - EUR 59	55	9	32	14	5	21	7	2	6	14	28	20	5	50	47	1	7	12	43
	19%	25%	17%	18%	16%	20%	14%	10%	20%	23%	16%	18%	18%	19%	19%	4%	25%	13%	21%
EUR 60 - EUR 119	87	12	56	19	7	38	8	8	8	17	51	31	7	80	71	8	8	29	58
	29%	32%	30%	26%	24%	37%	16%	39%	26%	29%	30%	28%	24%	30%	29%	32%	30%	31%	29%
EUR 120 or more	55	8	27	19	15	16	8	3	6	6	28	24	5	50	44	7	3	17	38
	18%	22%	15%	26%	49%	16%	16%	16%	19%	10%	16%	22%	16%	19%	18%	29%	11%	18%	19%
I didn't/don't pay for this item	11	3	6	1	0	1	3	0	2	4	7	3	1	10	7	3	1	3	6
	4%	9%	4%	1%	0	1%	6%	0	7%	6%	4%	3%	2%	4%	3%	11%	2%	3%	3%
Don't Know	6	1	5	1	0	1	3	0	1	1	3	3	0	5	4	1	1	2	4
	2%	2%	3%	1%	0	1%	5%	0	5%	1%	2%	2%	0	2%	2%	4%	3%	2%	2%
Average	79,7	81,6	68,9	104	135,7	83	60,2	64,7	80,5	63,3	72,1	92,3	68,6	81	77,7	117	67,6	76	81,4

QF4. How did you purchase this item?

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	297	105	192	47	93	90	67	47	93	90	33	34	46	135	115
In person, at a shop or other sales point	184	68	116	26	59	56	44	26	59	56	23	21	30	88	66
	62%	64%	61%	55%	63%	62%	65%	55%	63%	62%	70%	61%	66%	65%	58%
Over the Internet, directly from the seller	55	21	34	18	18	15	5	18	18	15	3	2	6	22	26
	18%	19%	18%	38%	19%	16%	7%	38%	19%	16%	8%	6%	13%	17%	23%
Over the Internet, through an intermediary (e.g. comparison website)	39	12	27	2	13	14	10	2	13	14	5	5	7	16	16
	13%	12%	14%	4%	14%	15%	14%	4%	14%	15%	15%	14%	15%	12%	14%
By mail order, delivery and postal services	8	3	4	1	2	1	3	1	2	1	1	3	2	4	2
	3%	3%	2%	2%	2%	1%	5%	2%	2%	1%	2%	8%	4%	3%	2%
By telephone	1	1	0	0	0	0	1	0	0	0	0	1	0	1	0
	0	1%	0	0	0	0	1%	0	0	0	0	2%	0	1%	0
From a salesperson visiting the home	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
At a market or auction	3	0	3	0	0	2	1	0	0	2	0	1	0	1	2
	1%	0	2%	0	0	2%	1%	0	0	2%	0	3%	0	1%	2%
TV shopping channel	4	0	4	0	0	1	3	0	0	1	1	2	0	2	2
	1%	0	2%	0	0	1%	5%	0	0	1%	3%	6%	0	2%	2%
Other	1	0	1	0	0	1	0	0	0	1	0	0	0	1	0
	0	0	1%	0	0	1%	0	0	0	1%	0	0	0	1%	0
Don't remember	3	1	2	0	1	1	1	0	1	1	1	0	1	0	1
	1%	1%	1%	0	1%	1%	1%	0	1%	1%	2%	0	2%	0	1%

1646

QF4. How did you purchase this item?

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	297	105	192	47	93	90	67	47	93	90	33	34	46	135	115
TOTAL 'OVER THE INTERNET'	94	33	61	20	31	28	14	20	31	28	8	7	13	39	42
	31%	31%	32%	42%	33%	32%	21%	42%	33%	32%	23%	20%	28%	29%	37%
TOTAL 'OTHER SALES CHANNELS'	201	72	129	27	61	61	52	27	61	61	25	27	32	97	72
	68%	68%	67%	58%	66%	67%	77%	58%	66%	67%	74%	80%	70%	71%	63%

QF4. How did you purchase this item?

	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL		
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	297	37	184	75	31	103	51	20	32	59	171	108	30	265	244	24	28	94	201
In person, at a shop or other sales point	184	26	120	39	16	57	36	15	20	40	110	61	18	167	143	20	22	0	184
	62%	70%	65%	52%	53%	55%	70%	76%	60%	68%	65%	56%	59%	63%	59%	80%	77%	0	92%
Over the Internet, directly from the seller	55	4	32	19	6	24	5	3	2	14	27	26	4	50	53	1	1	55	0
	18%	11%	17%	25%	19%	24%	10%	15%	6%	24%	16%	24%	15%	19%	22%	4%	4%	59%	0
Over the Internet, through an intermediary (e.g. comparison website)	39	4	19	16	7	19	6	2	4	1	19	17	7	32	34	1	4	39	0
	13%	10%	10%	21%	23%	18%	12%	8%	11%	2%	11%	16%	22%	12%	14%	4%	14%	41%	0
By mail order, delivery and postal services	8	2	4	1	0	2	2	0	3	0	4	4	1	6	4	2	1	0	8
	3%	6%	2%	1%	1%	2%	4%	0	10%	0	2%	3%	5%	2%	2%	8%	5%	0	4%
By telephone	1	0	1	0	0	0	0	0	1	0	0	1	0	1	1	0	0	0	1
	0	0	0	0	0	0	0	0	2%	0	0	1%	0	0	0	0	0	0	0
From a salesperson visiting the home	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
At a market or auction	3	1	2	0	0	1	0	0	0	2	3	0	0	3	3	0	0	0	3
	1%	3%	1%	0	0	1%	0	0	0	3%	2%	0	0	1%	1%	0	0	0	1%
TV shopping channel	4	0	3	1	1	0	0	0	3	0	4	0	0	4	4	0	0	0	4
	1%	0	2%	1%	3%	0	0	0	10%	0	2%	0	0	2%	2%	0	0	0	2%
Other	1	0	1	0	0	0	0	0	0	1	1	0	0	1	1	0	0	0	1
	0	0	1%	0	0	0	0	0	0	2%	1%	0	0	0	0	0	0	0	1%
Don't remember	3	0	2	0	0	0	2	0	0	0	2	0	0	1	1	1	0	0	0
	1%	0	1%	0	0	0	4%	0	0	0	1%	0	0	0	0	4%	0	0	0

1648



QF4. How did you purchase this item?

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	297	37	184	75	31	103	51	20	32	59	171	108	30	265	244	24	28	94	201
TOTAL 'OVER THE INTERNET'	94	8	51	35	13	43	11	5	6	16	46	43	11	83	86	2	5	94	0
	31%	21%	28%	46%	42%	42%	22%	24%	18%	26%	27%	40%	37%	31%	35%	8%	18%	100%	0
TOTAL 'OTHER SALES CHANNELS'	201	29	131	41	18	60	38	15	27	43	123	65	19	182	156	21	23	0	201
	68%	79%	71%	54%	58%	58%	74%	76%	82%	74%	72%	60%	63%	69%	64%	88%	82%	0	100%

QF6. Which of the items below describe the problem with the item or with the seller you obtained it from?  
Mark all that apply.

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	297	105	192	47	93	90	67	47	93	90	33	34	46	135	115
QUALITY															
Item faulty (e.g. fell apart quickly)	151 51%	49 46%	102 53%	16 34%	50 54%	47 52%	38 56%	16 34%	50 54%	47 52%	20 59%	18 53%	21 45%	75 56%	55 48%
Item of unsatisfactory quality	91 30%	32 30%	59 31%	17 35%	22 24%	24 27%	27 41%	17 35%	22 24%	24 27%	16 48%	11 34%	21 44%	33 25%	36 31%
Counterfeit item (fake brand)	10 3%	4 4%	7 3%	2 5%	4 4%	1 1%	3 4%	2 5%	4 4%	1 1%	3 9%	0 0	0 0	7 5%	3 3%
INJURY															
Item caused injury	3 1%	1 1%	2 1%	1 2%	1 1%	1 1%	0 0	1 2%	1 1%	1 1%	0 0	0 0	1 1%	0 0	2 2%
DELIVERY															
Item not delivered	8 3%	5 4%	4 2%	0 0	3 3%	3 3%	2 4%	0 0	3 3%	3 3%	1 2%	2 6%	1 3%	4 3%	2 2%
Item delivered late	30 10%	12 12%	18 9%	10 22%	9 9%	6 7%	5 8%	10 22%	9 9%	6 7%	3 8%	2 7%	2 5%	12 9%	16 14%
Wrong item delivered (e.g. wrong size or different item)	45 15%	13 12%	32 16%	4 8%	18 19%	16 18%	7 10%	4 8%	18 19%	16 18%	3 9%	4 12%	6 12%	17 13%	22 19%
CUSTOMER SERVICE															
Poor customer or after-sales service	25 9%	7 7%	18 10%	4 9%	6 6%	7 8%	9 13%	4 9%	6 6%	7 8%	4 12%	5 14%	3 7%	13 10%	9 8%

1650

QF6. Which of the items below describe the problem with the item or with the seller you obtained it from?  
Mark all that apply.

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city	
TOTAL	297	105	192	47	93	90	67	47	93	90	33	34	46	135	115	
PRICING																
Unclear or complex pricing	3 1%	1 1%	2 1%	0 0%	0 0%	2 2%	1 1%	0 0%	0 0%	2 2%	1 2%	0 0%	1 2%	0 0%	1 1%	
BILLING AND PAYMENTS																
Bill incorrect (e.g. I was overcharged)	3 1%	1 1%	2 1%	1 1%	2 2%	0 0%	0 0%	1 1%	2 2%	0 0%	0 0%	0 0%	1 1%	2 1%	0 0%	
Disproportionate fees applied for late payment	1 0%	1 1%	0 0%	0 0%	0 0%	1 1%	0 0%	0 0%	0 0%	1 1%	0 0%	0 0%	1 2%	0 0%	0 0%	
GUARANTEE/WARRANTY																
Guarantee/warranty not honoured by seller	4 1%	1 1%	3 2%	0 0%	0 0%	4 4%	0 0%	0 0%	0 0%	4 4%	0 0%	0 0%	2 3%	2 2%	0 0%	
MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES																
Misleading or incorrect indication of price (e.g. hidden charges)	4 1%	2 2%	2 1%	1 3%	1 1%	2 2%	0 0%	1 3%	1 1%	2 2%	0 0%	0 0%	2 5%	1 1%	1 1%	
Advertising was misleading	16 6%	6 5%	11 6%	1 3%	4 4%	4 5%	7 10%	1 3%	4 4%	4 5%	4 12%	3 9%	2 4%	9 7%	6 5%	
Received false advice when buying the item	3 1%	1 1%	2 1%	0 0%	0 0%	1 1%	2 3%	0 0%	0 0%	1 1%	1 3%	1 3%	1 2%	2 1%	0 0%	

QF6. Which of the items below describe the problem with the item or with the seller you obtained it from?  
Mark all that apply.

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
<b>TOTAL</b>	297	105	192	47	93	90	67	47	93	90	33	34	46	135	115
Was put under pressure when buying the item	8 3%	1 1%	7 4%	2 4%	2 2%	2 2%	2 3%	2 4%	2 2%	2 2%	2 6%	0 0	2 4%	4 3%	2 2%
<b>CONTRACTUAL ISSUES</b>															
Missing or incomplete information in the contract (e.g. concerning right of withdrawal or identity of seller)	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Could not return the item when I changed my mind after buying	6 2%	4 4%	2 1%	1 2%	1 1%	3 3%	1 1%	1 2%	1 1%	3 3%	1 3%	0 0	1 1%	3 2%	2 2%
Other problem	12 4%	2 2%	10 5%	1 2%	3 4%	4 4%	4 6%	1 2%	3 4%	4 4%	0 0	4 11%	2 5%	4 3%	6 5%
Don't know	2 1%	1 1%	1 0	0 0	1 1%	1 1%	0 0	0 0	1 1%	1 1%	0 0	0 0	1 2%	0 0	1 1%
<b>TOTAL 'QUALITY'</b>	215 73%	72 69%	143 75%	34 72%	64 69%	67 74%	50 75%	34 72%	64 69%	67 74%	28 85%	22 66%	34 74%	96 71%	84 73%
<b>TOTAL 'INJURY'</b>	3 1%	1 1%	2 1%	1 2%	1 1%	1 1%	0 0	1 2%	1 1%	1 1%	0 0	0 0	1 1%	0 0	2 2%
<b>TOTAL 'DELIVERY'</b>	78 26%	28 26%	50 26%	14 29%	28 31%	23 25%	13 19%	14 29%	28 31%	23 25%	5 16%	7 22%	9 20%	32 23%	37 32%
<b>TOTAL 'CUSTOMER SERVICE'</b>	25	7	18	4	6	7	9	4	6	7	4	5	3	13	9

1652

QF6. Which of the items below describe the problem with the item or with the seller you obtained it from?

Mark all that apply.

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	297	105	192	47	93	90	67	47	93	90	33	34	46	135	115
TOTAL CUSTOMER SERVICE	9%	7%	10%	9%	6%	8%	13%	9%	6%	8%	12%	14%	7%	10%	8%

QF6. Which of the items below describe the problem with the item or with the seller you obtained it from?  
Mark all that apply.

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	297	105	192	47	93	90	67	47	93	90	33	34	46	135	115
TOTAL 'PRICING'	3 1%	1 1%	2 1%	0 0%	0 0%	2 2%	1 1%	0 0%	0 0%	2 2%	1 2%	0 0%	1 2%	0 0%	1 1%
TOTAL 'BILLING AND PAYMENTS'	4 1%	2 2%	2 1%	1 1%	2 2%	1 1%	0 0%	1 1%	2 2%	1 1%	0 0%	0 0%	2 3%	2 1%	0 0%
TOTAL 'GUARANTEE/WARRANTY'	4 1%	1 1%	3 2%	0 0%	0 0%	4 4%	0 0%	0 0%	0 0%	4 4%	0 0%	0 0%	2 3%	2 2%	0 0%
TOTAL 'MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES'	28 9%	9 8%	19 10%	5 10%	6 6%	8 9%	9 13%	5 10%	6 6%	8 9%	5 15%	4 12%	6 13%	13 10%	9 7%
TOTAL 'CONTRACTUAL ISSUES'	6 2%	4 4%	2 1%	1 2%	1 1%	3 3%	1 1%	1 2%	1 1%	3 3%	1 3%	0 0%	1 1%	3 2%	2 2%

QF6. Which of the items below describe the problem with the item or with the seller you obtained it from?  
Mark all that apply.

	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL		
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	297	37	184	75	31	103	51	20	32	59	171	108	30	265	244	24	28	94	201
QUALITY																			
Item faulty (e.g. fell apart quickly)	151 51%	20 55%	98 54%	32 43%	16 53%	45 43%	30 58%	9 46%	16 50%	35 59%	90 52%	52 48%	10 33%	141 53%	117 48%	16 64%	18 64%	14 15%	137 68%
Item of unsatisfactory quality	91 30%	14 38%	51 28%	25 33%	13 43%	36 35%	10 19%	7 33%	10 30%	14 23%	46 27%	37 34%	10 34%	80 30%	73 30%	5 20%	11 40%	32 34%	58 29%
Counterfeit item (fake brand)	10 3%	3 8%	3 2%	4 5%	1 3%	4 4%	2 4%	1 5%	0 0	2 4%	7 4%	3 3%	1 4%	9 4%	9 3%	1 4%	1 4%	6 7%	4 2%
INJURY																			
Item caused injury	3 1%	0 0	3 1%	0 0	0 0	1 1%	1 1%	1 5%	0 0	0 0	2 1%	1 1%	1 3%	2 1%	3 1%	0 0	0 0	0 0	3 1%
DELIVERY																			
Item not delivered	8 3%	1 4%	4 2%	3 4%	0 1%	3 3%	1 3%	0 0	2 7%	1 2%	6 3%	3 2%	1 5%	7 3%	7 3%	0 0	1 5%	5 6%	3 1%
Item delivered late	30 10%	2 5%	19 10%	10 13%	3 11%	13 13%	4 8%	2 10%	3 11%	4 7%	12 7%	16 15%	4 14%	26 10%	28 12%	2 8%	0 0	26 28%	4 2%
Wrong item delivered (e.g. wrong size or different item)	45 15%	5 14%	22 12%	17 23%	10 33%	19 19%	4 8%	4 21%	4 12%	3 6%	25 15%	17 15%	1 3%	44 17%	39 16%	4 17%	2 7%	36 38%	9 4%
CUSTOMER SERVICE																			
Poor customer or after-sales service	25 9%	3 8%	15 8%	7 10%	2 6%	7 7%	2 4%	2 10%	5 15%	7 13%	16 9%	8 7%	2 6%	24 9%	22 9%	2 8%	2 7%	10 10%	16 8%

1655

QF6. Which of the items below describe the problem with the item or with the seller you obtained it from?

Mark all that apply.

	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL		
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	297	37	184	75	31	103	51	20	32	59	171	108	30	265	244	24	28	94	201
<b>PRICING</b>																			
Unclear or complex pricing	3 1%	1 2%	1 1%	0 0%	0 0%	1 1%	1 2%	0 0%	0 0%	0 0%	1 1%	1 1%	0 0%	3 1%	2 1%	0 0%	0 0%	0 0%	2 1%
<b>BILLING AND PAYMENTS</b>																			
Bill incorrect (e.g. I was overcharged)	3 1%	1 2%	1 1%	1 1%	0 0%	1 1%	0 0%	2 9%	0 0%	0 0%	3 2%	0 0%	1 2%	2 1%	2 1%	1 4%	0 0%	1 1%	2 1%
Disproportionate fees applied for late payment	1 0	0 0	1 1%	0 0	0 0	1 1%	0 0	0 0	0 0	0 0	0 0	1 1%	0 0	1 0	0 0	1 4%	0 0	0 0	1 0
<b>GUARANTEE/WARRANTY</b>																			
Guarantee/warranty not honoured by seller	4 1%	0 0	4 2%	0 0	0 0	1 1%	2 4%	0 0	0 0	1 2%	2 1%	2 2%	1 4%	3 1%	4 1%	0 0	0 0	0 0	4 2%
<b>MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES</b>																			
Misleading or incorrect indication of price (e.g. hidden charges)	4 1%	2 5%	2 1%	0 0	0 0	2 2%	1 2%	0 0	0 0	1 2%	3 2%	1 1%	0 0	4 2%	2 1%	2 8%	0 0	0 0	4 2%
Advertising was misleading	16 6%	4 10%	7 4%	5 7%	2 7%	7 6%	1 3%	2 12%	4 12%	0 0	13 8%	3 3%	2 7%	14 5%	12 5%	1 4%	3 12%	8 8%	9 4%
Received false advice when buying the item	3 1%	1 3%	1 1%	1 1%	0 0	1 1%	0 0	0 0	2 6%	0 0	2 1%	1 1%	0 0	3 1%	3 1%	0 0	0 0	0 0	3 1%



QF6. Which of the items below describe the problem with the item or with the seller you obtained it from?  
Mark all that apply.

	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL		
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
<b>TOTAL</b>	297	37	184	75	31	103	51	20	32	59	171	108	30	265	244	24	28	94	201
Was put under pressure when buying the item	8 3%	0 0	5 3%	3 4%	1 3%	3 3%	0 0	1 5%	1 3%	2 3%	6 4%	1 1%	0 0	8 3%	6 2%	1 4%	1 4%	0 0	8 4%
<b>CONTRACTUAL ISSUES</b>																			
Missing or incomplete information in the contract (e.g. concerning right of withdrawal or identity of seller)	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Could not return the item when I changed my mind after buying	6 2%	1 3%	5 3%	0 0	0 0	2 2%	3 6%	0 0	0 0	1 2%	5 3%	1 1%	0 0	6 2%	5 2%	0 0	1 3%	3 3%	3 1%
Other problem	12 4%	3 7%	9 5%	1 1%	0 0	4 4%	2 4%	0 0	3 8%	3 5%	9 6%	3 3%	3 11%	9 3%	11 5%	0 0	1 3%	3 3%	9 5%
Don't know	2 1%	0 0	2 1%	0 0	0 0	0 0	2 4%	0 0	0 0	0 0	2 1%	0 0	0 0	0 0	1 0	1 4%	0 0	0 0	0 0
<b>TOTAL 'QUALITY'</b>	215 73%	29 78%	135 74%	51 67%	22 73%	76 73%	39 77%	14 71%	20 63%	43 73%	121 71%	79 73%	17 56%	199 75%	170 70%	20 84%	24 85%	46 50%	168 84%
<b>TOTAL 'INJURY'</b>	3 1%	0 0	3 1%	0 0	0 0	1 1%	1 1%	1 5%	0 0	0 0	2 1%	1 1%	1 3%	2 1%	3 1%	0 0	0 0	0 0	3 1%
<b>TOTAL 'DELIVERY'</b>	78 26%	7 20%	42 23%	29 38%	13 44%	36 35%	7 14%	5 26%	8 24%	8 14%	38 22%	35 32%	6 21%	71 27%	68 28%	6 24%	3 12%	64 68%	14 7%
<b>TOTAL 'CUSTOMER SERVICE'</b>	25	3	15	7	2	7	2	2	5	7	16	8	2	24	22	2	2	10	167

**CONSUMER DETRIMENT**  
Socio-demographic tables

QF6. Which of the items below describe the problem with the item or with the seller you obtained it from?

Mark all that apply.

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
<b>TOTAL</b>	297	37	184	75	31	103	51	20	32	59	171	108	30	265	244	24	28	94	201
<b>TOTAL CUSTOMER SERVICE</b>	9%	8%	8%	10%	6%	7%	4%	10%	15%	13%	9%	7%	6%	9%	9%	8%	7%	10%	8%

QF6. Which of the items below describe the problem with the item or with the seller you obtained it from?  
Mark all that apply.

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	297	37	184	75	31	103	51	20	32	59	171	108	30	265	244	24	28	94	201
TOTAL 'PRICING'	3 1%	1 2%	1 1%	0 0%	0 0%	1 1%	1 2%	0 0%	0 0%	0 0%	1 1%	1 1%	0 0%	3 1%	2 1%	0 0%	0 0%	0 0%	2 1%
TOTAL 'BILLING AND PAYMENTS'	4 1%	1 2%	2 1%	1 1%	0 0%	2 2%	0 0%	2 9%	0 0%	0 0%	3 2%	1 1%	1 2%	3 1%	2 1%	2 8%	0 0%	1 1%	3 1%
TOTAL 'GUARANTEE/WARRANTY'	4 1%	0 0%	4 2%	0 0%	0 0%	1 1%	2 4%	0 0%	0 0%	1 2%	2 1%	2 2%	1 4%	3 1%	4 1%	0 0%	0 0%	0 0%	4 2%
TOTAL 'MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES'	28 9%	6 15%	14 7%	8 11%	2 7%	11 10%	2 4%	3 17%	6 18%	3 6%	22 13%	5 5%	2 7%	26 10%	20 8%	3 12%	4 16%	8 8%	20 10%
TOTAL 'CONTRACTUAL ISSUES'	6 2%	1 3%	5 3%	0 0%	0 0%	2 2%	3 6%	0 0%	0 0%	1 2%	5 3%	1 1%	0 0%	6 2%	5 2%	0 0%	1 3%	3 3%	3 1%

QF7A2. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the seller)? Mark 0 if you did not pay any over-/extra charges or hidden fees. If you are not sure, please give an estimate.

'The average is calculated based on all respondents who incurred over-/extra charges or hidden fees'

FILTER: ASK QF7A IF QF6 = 8 OR 9 OR 11 OR 17

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	17	4	13	3	5	5	4	3	5	5	0	4	5	6	6
EUR 0	4 26%	1 22%	4 27%	0 0	1 26%	2 41%	1 27%	0 0	1 26%	2 41%	0 0	1 27%	1 29%	1 17%	2 34%
EUR 1 - EUR 14	1 4%	0 0	1 5%	0 0	0 0	0 0	1 19%	0 0	0 0	0 0	0 0	1 19%	1 14%	0 0	0 0
EUR 15 - EUR 49	2 10%	0 0	2 13%	1 22%	1 20%	0 0	0 0	1 22%	1 20%	0 0	0 0	0 0	1 13%	1 18%	0 0
EUR 50 - EUR 139	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
EUR 140 or more	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Don't Know	10 60%	3 78%	7 55%	2 78%	3 54%	3 59%	2 54%	2 78%	3 54%	3 59%	0 0	2 54%	2 44%	4 66%	4 66%
Average	14,4	0	14,4	25	15	0	3,9	25	15	0	0	3,9	13,9	15	0

QF7A2. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the seller)? Mark 0 if you did not pay any over-/extra charges or hidden fees. If you are not sure, please give an estimate.

'The average is calculated based on all respondents who incurred over-/extra charges or hidden fees'

FILTER: ASK QF7A IF QF6 = 8 OR 9 OR 11 OR 17

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	17	4	12	2	0	6	2	2	3	4	13	4	4	13	14	2	1	4	13
EUR 0	4	0	4	0	0	2	1	0	1	0	3	2	2	2	4	0	0	1	3
	26%	0	38%	0	0	39%	52%	0	37%	0	20%	48%	60%	16%	31%	0	0	38%	23%
EUR 1 - EUR 14	1	1	0	0	0	0	0	0	1	0	1	0	0	1	1	0	0	1	0
	4%	20%	0	0	0	0	0	0	27%	0	5%	0	0	6%	5%	0	0	19%	0
EUR 15 - EUR 49	2	0	1	1	0	0	0	2	0	0	2	0	1	1	2	0	0	1	1
	10%	0	9%	39%	0	0	0	100%	0	0	13%	0	16%	8%	12%	0	0	17%	8%
EUR 50 - EUR 139	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EUR 140 or more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't Know	10	3	6	1	0	4	1	0	1	4	8	2	1	9	7	2	1	1	9
	60%	80%	53%	61%	0	61%	48%	0	36%	100%	62%	52%	24%	71%	52%	100%	100%	26%	69%
Average	14,4	3,9	15	25	0	0	0	18,8	3,9	0	14,4	0	25	10,5	14,4	0	0	13,9	15

QF7A1. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the seller)? Mark 0 if you did not pay any over-/extra charges or hidden fees. If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QF7A IF QF6 = 8 OR 9 OR 11 OR 17  
AVERAGE FOR ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	297	105	192	47	93	90	67	47	93	90	33	34	46	135	115
EUR 0	284	103	182	44	89	87	64	44	89	87	33	31	43	130	111
	96%	97%	95%	94%	96%	97%	96%	94%	96%	97%	100%	92%	92%	96%	97%
EUR 1 - EUR 14	1	0	1	0	0	0	1	0	0	0	0	1	1	0	0
	0	0	0	0	0	0	1%	0	0	0	0	2%	2%	0	0
EUR 15 - EUR 49	2	0	2	1	1	0	0	1	1	0	0	0	1	1	0
	1%	0	1%	1%	1%	0	0	1%	1%	0	0	0	1%	1%	0
EUR 50 - EUR 139	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EUR 140 or more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't Know	10	3	7	2	3	3	2	2	3	3	0	2	2	4	4
	3%	3%	4%	5%	3%	3%	3%	5%	3%	3%	0	6%	5%	3%	3%
Average	0,1	0	0,2	0,4	0,2	0	0	0,4	0,2	0	0	0,1	0,4	0,1	0

QF7A1. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the seller)? Mark 0 if you did not pay any over-/extra charges or hidden fees. If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QF7A IF QF6 = 8 OR 9 OR 11 OR 17  
AVERAGE FOR ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL		
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	297	37	184	75	31	103	51	20	32	59	171	108	30	265	244	24	28	94	201
EUR 0	284	33	177	74	31	99	50	18	31	55	160	106	28	254	234	23	27	91	191
	96%	90%	96%	98%	100%	96%	98%	91%	95%	93%	94%	98%	95%	96%	96%	92%	97%	98%	95%
EUR 1 - EUR 14	1	1	0	0	0	0	0	0	1	0	1	0	0	1	1	0	0	1	0
	0	2%	0	0	0	0	0	0	2%	0	0	0	0	0	0	0	0	1%	0
EUR 15 - EUR 49	2	0	1	1	0	0	0	2	0	0	2	0	1	1	2	0	0	1	1
	1%	0	1%	1%	0	0	0	9%	0	0	1%	0	2%	0	1%	0	0	1%	1%
EUR 50 - EUR 139	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EUR 140 or more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't Know	10	3	6	1	0	4	1	0	1	4	8	2	1	9	7	2	1	1	9
	3%	8%	3%	1%	0	4%	2%	0	3%	7%	5%	2%	3%	3%	3%	8%	3%	1%	5%
Average	0,1	0,1	0,1	0,2	0	0	0	1,6	0,1	0	0,2	0	0,6	0,1	0,1	0	0	0,2	0,1

QF8. To what extent could you use the item as intended after the problem occurred?

FILTER: ASK QF8 IF QF6 = 1 OR 2 OR 5 OR 7 OR 12 OR 13 16 OR 17

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	277	99	178	43	87	84	63	43	87	84	32	31	42	126	108
Not at all	167	50	117	26	50	53	38	26	50	53	18	19	24	69	74
	60%	51%	65%	61%	58%	63%	60%	61%	58%	63%	58%	61%	57%	55%	68%
Partly, with major difficulty	44	21	23	4	17	12	11	4	17	12	6	5	8	26	10
	16%	21%	13%	10%	19%	14%	17%	10%	19%	14%	18%	17%	19%	20%	9%
Partly, with minor difficulty	31	13	19	8	10	7	7	8	10	7	2	5	6	15	10
	11%	13%	11%	20%	11%	8%	11%	20%	11%	8%	6%	15%	15%	12%	9%
Fully	27	10	17	3	8	10	5	3	8	10	4	1	3	11	13
	10%	10%	10%	7%	10%	12%	8%	7%	10%	12%	13%	4%	6%	9%	12%
Don't know	8	5	3	1	2	2	3	1	2	2	2	1	1	4	2
	3%	5%	1%	2%	2%	2%	4%	2%	2%	2%	6%	3%	2%	3%	2%
TOTAL 'PARTLY'	75	33	42	13	26	19	18	13	26	19	8	10	14	41	20
	27%	34%	23%	30%	30%	22%	28%	30%	30%	22%	24%	32%	34%	33%	18%



QF8. To what extent could you use the item as intended after the problem occurred?

FILTER: ASK QF8 IF QF6 = 1 OR 2 OR 5 OR 7 OR 12 OR 13 OR 16 OR 17

	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL		
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	277	36	171	70	31	98	47	16	29	54	157	102	24	253	226	23	27	87	189
Not at all	167	23	102	42	21	64	23	10	16	34	102	54	6	161	143	14	11	63	104
	60%	65%	60%	60%	69%	65%	48%	62%	55%	62%	65%	53%	25%	64%	63%	58%	40%	73%	55%
Partly, with major difficulty	44	7	31	6	4	13	9	4	4	9	26	16	5	39	29	6	9	1	42
	16%	19%	18%	9%	14%	13%	19%	25%	14%	17%	17%	15%	22%	15%	13%	25%	32%	2%	22%
Partly, with minor difficulty	31	2	18	12	1	9	7	2	6	6	19	12	5	26	26	1	4	6	26
	11%	6%	10%	17%	3%	9%	16%	13%	21%	11%	12%	11%	21%	10%	12%	4%	17%	7%	14%
Fully	27	2	16	9	4	12	4	0	2	5	7	17	7	20	23	2	2	15	12
	10%	5%	9%	13%	14%	12%	9%	0	8%	9%	4%	17%	28%	8%	10%	9%	8%	18%	6%
Don't know	8	2	4	1	0	1	4	0	1	1	4	3	1	7	5	1	1	1	6
	3%	5%	2%	1%	0	1%	8%	0	3%	2%	2%	3%	4%	3%	2%	4%	4%	1%	3%
TOTAL 'PARTLY'	75	9	49	18	5	22	17	6	10	15	45	27	10	65	55	7	13	7	68
	27%	25%	29%	25%	17%	22%	35%	38%	35%	27%	29%	27%	43%	26%	24%	29%	49%	8%	36%

QF9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	297	105	192	47	93	90	67	47	93	90	33	34	46	135	115
Cancelled the purchase of the item within the cooling-off period	10 3%	1 1%	9 5%	1 3%	2 2%	2 2%	5 7%	1 3%	2 2%	2 2%	2 6%	3 9%	1 2%	4 3%	5 5%
Returned the item	144 49%	44 42%	100 52%	23 49%	48 52%	41 46%	32 47%	23 49%	48 52%	41 46%	17 50%	15 45%	20 44%	58 43%	66 57%
Repaired the item at my own expense	11 4%	6 6%	5 3%	0 0	4 4%	3 3%	4 6%	0 0	4 4%	3 3%	2 6%	2 5%	3 6%	7 5%	1 1%
Bought a replacement	33 11%	11 11%	22 11%	5 10%	10 10%	9 10%	10 15%	5 10%	10 10%	9 10%	2 6%	8 23%	7 15%	15 11%	11 10%
Withheld payment for the item	4 1%	2 2%	2 1%	0 0	1 1%	1 1%	2 3%	0 0	1 1%	1 1%	2 5%	0 0	1 2%	1 1%	1 1%
Made a complaint to the seller	94 32%	31 29%	64 33%	11 23%	30 32%	34 37%	20 30%	11 23%	30 32%	34 37%	12 36%	8 24%	17 38%	39 29%	38 33%
Asked the seller for repair, replacement or refund of the money I paid	97 33%	33 32%	63 33%	15 31%	24 26%	34 37%	24 36%	15 31%	24 26%	34 37%	12 36%	12 37%	11 24%	44 33%	42 36%
Asked the seller for compensation for damages or losses	9 3%	2 2%	7 4%	0 0	1 1%	5 6%	3 5%	0 0	1 1%	5 6%	2 6%	1 3%	4 9%	4 3%	1 1%
Made a complaint to a government body or consumer organisation	3 1%	1 1%	2 1%	0 0	1 1%	1 1%	1 1%	0 0	1 1%	1 1%	1 2%	0 0	0 0	2 1%	0 0

QF9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	297	105	192	47	93	90	67	47	93	90	33	34	46	135	115
Took the seller to an out-of-court dispute settlement /alternative dispute resolution body (ADR)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Took the seller to court	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other action	7 2%	2 2%	5 3%	2 5%	2 2%	3 3%	0 0	2 5%	2 2%	3 3%	0 0	0 1%	1 3%	5 4%	1 1%
Have not taken any action	30 10%	13 13%	17 9%	6 12%	11 12%	4 5%	8 12%	6 12%	11 12%	4 5%	2 6%	6 19%	6 12%	15 11%	9 8%
Don't know	2 1%	1 1%	1 0	0 0	1 1%	1 1%	0 0	0 0	1 1%	1 1%	0 0	0 0	1 2%	0 0	1 1%
TOTAL 'TOOK THE SELLER TO COURT OR TO AN OUT-OF COURT DISPUTE RESOLUTION BODY'	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL 'MADE A COMPLAINT TO A GOVERNMENT BODY OR CONSUMER ORGANISATION OR TOOK THE SELLER TO AN OUT-OF-COURT DISPUTE RESOLUTION BODY'	3	1	2	0	1	1	1	0	1	1	1	0	0	2	0
TOTAL 'AT LEAST ONE ACTION'	265 89%	91 87%	174 91%	42 88%	80 87%	85 94%	59 88%	42 88%	80 87%	85 94%	31 94%	28 81%	40 86%	120 89%	105 92%

1667

QF9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	297	37	184	75	31	103	51	20	32	59	171	108	30	265	244	24	28	94	201
Cancelled the purchase of the item within the cooling-off period	10 3%	3 8%	6 3%	1 2%	0 0%	1 1%	3 6%	0 0%	3 9%	3 5%	8 5%	1 1%	0 0%	10 4%	9 4%	0 0%	1 4%	6 7%	4 2%
Returned the item	144 49%	23 62%	86 47%	35 47%	16 53%	52 51%	27 52%	10 51%	13 41%	26 44%	80 47%	53 49%	0 0%	144 54%	117 48%	12 49%	15 54%	44 47%	101 50%
Repaired the item at my own expense	11 4%	1 3%	7 4%	3 4%	1 3%	5 5%	2 4%	0 0%	3 9%	0 0%	8 5%	3 3%	0 0%	11 4%	11 4%	0 0%	0 0%	1 1%	10 5%
Bought a replacement	33 11%	9 24%	19 10%	6 7%	4 14%	9 8%	6 12%	3 15%	6 18%	5 9%	22 13%	8 7%	0 0%	33 12%	23 9%	4 16%	6 21%	2 3%	31 15%
Withheld payment for the item	4 1%	0 0%	3 2%	0 0%	1 3%	1 1%	1 2%	0 0%	0 0%	0 0%	1 1%	1 1%	0 0%	4 1%	3 1%	0 0%	0 0%	1 1%	2 1%
Made a complaint to the seller	94 32%	10 26%	52 29%	32 43%	11 37%	32 31%	18 35%	7 35%	8 24%	18 30%	56 33%	34 31%	0 0%	94 36%	77 31%	9 35%	9 32%	31 33%	63 31%
Asked the seller for repair, replacement or refund of the money I paid	97 33%	9 25%	62 34%	25 34%	12 39%	34 33%	10 20%	6 30%	9 27%	26 43%	63 37%	26 24%	0 0%	97 36%	84 34%	9 36%	4 14%	30 33%	66 33%
Asked the seller for compensation for damages or losses	9 3%	2 5%	3 2%	4 5%	1 3%	4 4%	1 2%	0 0%	2 6%	1 2%	5 3%	4 4%	0 0%	9 3%	7 3%	1 4%	1 4%	2 2%	7 3%
Made a complaint to a government body or consumer organisation	3 1%	1 2%	1 1%	0 0%	0 0%	1 1%	0 0%	0 0%	0 0%	1 2%	2 1%	0 0%	0 0%	3 1%	1 0%	1 4%	0 0%	0 0%	2 1%

QF9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	ACHIEVED EDUCATION				OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	297	37	184	75	31	103	51	20	32	59	171	108	30	265	244	24	28	94	201
Took the seller to an out-of-court dispute settlement /alternative dispute resolution body (ADR)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Took the seller to court	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other action	7	0	5	3	0	3	1	0	0	3	4	3	0	7	7	0	0	3	5
	2%	0	3%	3%	0	3%	1%	0	1%	6%	2%	3%	0	3%	3%	0	0	3%	2%
Have not taken any action	30	4	17	9	1	9	5	3	5	7	15	12	30	0	23	3	4	11	19
	10%	12%	9%	11%	3%	9%	10%	16%	16%	11%	9%	12%	100%	0	10%	12%	14%	12%	9%
Don't know	2	0	2	0	0	0	2	0	0	0	2	0	0	0	1	1	0	0	0
	1%	0	1%	0	0	0	4%	0	0	0	1%	0	0	0	0	4%	0	0	0
TOTAL 'TOOK THE SELLER TO COURT OR TO AN OUT-OF COURT DISPUTE RESOLUTION BODY'	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL 'MADE A COMPLAINT TO A GOVERNMENT BODY OR CONSUMER ORGANISATION OR TOOK THE SELLER TO AN OUT-OF-COURT DISPUTE RESOLUTION BODY'	3	1	1	0	0	1	0	0	0	1	2	0	0	3	1	1	0	0	2
	1%	2%	1%	0	0	1%	0	0	0	2%	1%	0	0	1%	0	4%	0	0	1%
TOTAL 'AT LEAST ONE ACTION'	265	33	165	67	30	94	44	17	27	52	153	96	0	265	220	21	24	83	182
	89%	88%	90%	89%	97%	91%	86%	84%	84%	89%	90%	88%	0	100%	90%	84%	86%	88%	89%

CONSUMER DETRIMENT

Socio-demographic tables

QF9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QF9BIS IF 'HAS NOT TAKEN ANY ACTION', QF9 = 13

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	30	13	17	6	11	4	8	6	11	4	2	6	6	15	9
I was unlikely to get a satisfactory solution to the problem I encountered	8 25%	5 37%	3 16%	3 52%	2 18%	1 32%	1 12%	3 52%	2 18%	1 32%	1 51%	0 0	1 21%	2 13%	4 50%
The sums involved were too small	2 7%	0 3%	2 10%	0 0	1 9%	0 0	1 12%	0 0	1 9%	0 0	0 0	1 16%	0 0	1 6%	1 12%
I did not know how or where to complain	2 8%	0 0	2 15%	1 18%	1 12%	0 0	0 0	1 18%	1 12%	0 0	0 0	0 0	2 44%	0 0	0 0
I was not sure of my rights as a consumer	3 10%	2 14%	1 6%	0 0	1 9%	0 0	2 23%	0 0	1 9%	0 0	1 49%	1 15%	0 0	2 12%	1 12%
I thought it would take too long	1 2%	1 6%	0 0	1 13%	0 0	0 0	0 0	1 13%	0 0	0 0	0 0	0 0	0 0	1 5%	0 0
I tried to complain about other problems in the past but was not successful	2 7%	1 8%	1 6%	0 0	2 18%	0 0	0 0	0 0	2 18%	0 0	0 0	0 0	1 18%	1 7%	0 0
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	1 3%	1 8%	0 0	0 0	1 9%	0 0	0 0	0 0	1 9%	0 0	0 0	0 0	1 18%	0 0	0 0
The complaints procedure was too complicated	3 11%	1 8%	2 14%	0 0	3 29%	0 0	0 0	0 0	3 29%	0 0	0 0	0 0	1 25%	1 6%	1 10%

QF9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QF9BIS IF 'HAS NOT TAKEN ANY ACTION', QF9 = 13

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	30	13	17	6	11	4	8	6	11	4	2	6	6	15	9
Seller Provider fixed problem on its own initiative	2 6%	1 7%	1 6%	0	1 8%	0	1 12%	0	1 8%	0	0	1 16%	0	2 12%	0
I have not had the time yet	2 5%	0	2 9%	0	0	2 35%	0	0	0	2 35%	0	0	0	1 7%	1 6%
Other	6 21%	2 13%	4 27%	1 17%	1 10%	1 32%	3 32%	1 17%	1 10%	1 32%	0	3 42%	1 18%	4 27%	1 11%
Don't know	1 2%	1 5%	0	0	0	0	1 9%	0	0	0	0	1 11%	0	1 5%	0

QF9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QF9BIS IF 'HAS NOT TAKEN ANY ACTION', QF9 = 13

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	30	4	17	9	1	9	5	3	5	7	15	12	30	0	23	3	4	11	19
I was unlikely to get a satisfactory solution to the problem I encountered	8 25%	1 23%	2 14%	4 47%	0	3 34%	1 19%	2 69%	0	1 21%	3 20%	4 35%	8 25%	0	5 22%	2 66%	1 13%	3 28%	4 24%
The sums involved were too small	2 7%	1 15%	1 8%	0	0	0	0	0	1 18%	1 16%	1 6%	1 8%	2 7%	0	1 6%	0	1 17%	1 12%	1 3%
I did not know how or where to complain	2 8%	0	2 14%	0	0	1 16%	0	0	0	1 15%	2 16%	0	2 8%	0	2 11%	0	0	1 13%	1 5%
I was not sure of my rights as a consumer	3 10%	1 23%	1 6%	1 12%	0	1 12%	0	1 31%	1 18%	0	2 13%	1 8%	3 10%	0	2 9%	0	1 26%	0	3 16%
I thought it would take too long	1 2%	0	1 4%	0	0	0	0	0	0	1 11%	1 5%	0	1 2%	0	1 3%	0	0	1 7%	0
I tried to complain about other problems in the past but was not successful	2 7%	0	2 12%	0	0	1 11%	1 20%	0	0	0	1 7%	0	2 7%	0	2 9%	0	0	0	2 11%
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	1 3%	0	1 6%	0	0	1 11%	0	0	0	0	0	0	1 3%	0	1 4%	0	0	0	1 5%
The complaints procedure was too complicated	3 11%	0	2 14%	1 10%	1 100%	2 26%	0	0	0	0	2 15%	1 8%	3 11%	0	2 10%	1 34%	0	2 21%	1 5%



QF9bis. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QF9BIS IF 'HAS NOT TAKEN ANY ACTION', QF9 = 13

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	30	4	17	9	1	9	5	3	5	7	15	12	30	0	23	3	4	11	19
Seller Provider fixed problem on its own initiative	2	1	1	0	0	1	0	0	0	1	1	0	2	0	2	0	0	0	2
	6%	23%	5%	0	0	10%	0	0	0	15%	6%	0	6%	0	8%	0	0	0	10%
I have not had the time yet	2	0	2	0	0	1	1	0	0	0	1	1	2	0	2	0	0	1	1
	5%	0	9%	0	0	6%	20%	0	0	0	3%	8%	5%	0	7%	0	0	5%	6%
Other	6	0	4	3	0	0	2	0	3	1	2	4	6	0	5	0	1	3	3
	21%	0	21%	31%	0	0	41%	0	50%	22%	14%	33%	21%	0	23%	0	25%	27%	17%
Don't know	1	1	0	0	0	0	0	0	1	0	1	0	1	0	0	0	1	0	1
	2%	17%	0	0	0	0	0	0	13%	0	5%	0	2%	0	0	0	19%	0	4%

QF10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the seller, going to an alternative dispute resolution body or to court repairing or replacing the item etc.?

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	297	105	192	47	93	90	67	47	93	90	33	34	46	135	115
Less than 1 hour	79 26%	26 25%	53 27%	22 47%	23 25%	18 20%	15 23%	22 47%	23 25%	18 20%	7 22%	8 23%	12 27%	30 23%	36 31%
1 to 2 hours	83 28%	32 30%	51 27%	11 24%	31 34%	24 27%	16 24%	11 24%	31 34%	24 27%	9 28%	7 20%	12 26%	40 30%	31 27%
3 to 4 hours	47 16%	16 15%	31 16%	5 10%	12 13%	20 22%	11 16%	5 10%	12 13%	20 22%	5 15%	6 18%	8 17%	24 18%	14 13%
5 to 10 hours	15 5%	2 2%	13 7%	2 4%	2 2%	3 3%	8 12%	2 4%	2 2%	3 3%	4 12%	4 12%	4 9%	7 5%	4 4%
11 to 20 hours	5 2%	3 3%	2 1%	1 3%	1 1%	3 3%	0 0	1 3%	1 1%	3 3%	0 0	0 0	0 0	1 1%	4 4%
More than 20 hours	30 10%	8 8%	22 12%	1 2%	11 11%	13 15%	5 8%	1 2%	11 11%	13 15%	3 9%	2 6%	2 5%	16 12%	12 11%
No time lost	18 6%	9 9%	9 5%	5 11%	4 4%	4 4%	5 8%	5 11%	4 4%	4 4%	2 6%	3 10%	3 5%	10 8%	5 5%
Don't remember	20 7%	9 9%	11 5%	0 0	9 9%	5 5%	6 10%	0 0	9 9%	5 5%	3 8%	4 12%	5 11%	7 5%	8 7%
Average	4,3	3,9	4,5	2,3	4,3	5,5	4,2	2,3	4,3	5,5	4,4	4	3,3	4,6	4,4

QF10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the seller, going to an alternative dispute resolution body or to court repairing or replacing the item etc.?

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	297	105	192	47	93	90	67	47	93	90	33	34	46	135	115
TOTAL 'AT LEAST SOME TIME LOST'	259 87%	87 83%	172 90%	42 89%	80 86%	81 90%	56 83%	42 89%	80 86%	81 90%	29 87%	27 79%	38 83%	118 87%	102 89%

QF10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the seller, going to an alternative dispute resolution body or to court, repairing or replacing the item etc.?

FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION				OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	297	37	184	75	31	103	51	20	32	59	171	108	30	265	244	24	28	94	201
Less than 1 hour	79	6	51	22	4	37	7	6	9	16	44	33	6	72	69	5	5	33	45
	26%	15%	28%	29%	14%	36%	13%	32%	27%	27%	26%	30%	21%	27%	28%	21%	17%	36%	23%
1 to 2 hours	83	8	50	25	10	27	16	6	7	17	45	34	2	81	68	6	9	22	62
	28%	21%	27%	33%	32%	26%	32%	30%	21%	29%	26%	31%	8%	30%	28%	23%	33%	23%	31%
3 to 4 hours	47	8	26	12	7	16	9	1	5	8	34	10	0	47	39	4	3	10	37
	16%	22%	14%	16%	23%	15%	17%	5%	16%	14%	20%	10%	0	18%	16%	16%	11%	10%	18%
5 to 10 hours	15	3	11	1	3	2	1	1	4	4	9	3	0	15	12	1	2	4	11
	5%	8%	6%	1%	10%	2%	2%	5%	12%	7%	5%	3%	0	6%	5%	4%	7%	4%	5%
11 to 20 hours	5	1	4	0	1	2	1	0	0	1	2	1	0	5	5	0	0	4	1
	2%	3%	2%	0	3%	2%	2%	0	0	2%	1%	1%	0	2%	2%	0	0	5%	0
More than 20 hours	30	4	16	10	3	16	6	1	0	4	15	14	0	30	24	3	3	12	18
	10%	11%	9%	13%	11%	15%	11%	5%	0	7%	9%	13%	0	11%	10%	12%	11%	12%	9%
No time lost	18	2	13	3	1	2	4	2	3	6	9	10	18	0	13	3	3	6	12
	6%	6%	7%	4%	3%	2%	8%	12%	10%	9%	5%	9%	61%	0	5%	12%	10%	7%	6%
Don't remember	20	5	13	2	1	2	8	2	4	3	14	4	3	15	14	3	3	3	15
	7%	13%	7%	3%	3%	2%	15%	10%	14%	5%	8%	4%	10%	6%	6%	12%	10%	3%	8%
Average	4,3	5,4	4,2	4,2	5,1	4,8	5	2,8	2,5	3,8	4	4,4	0,8	4,4	4,2	4,9	4,7	4,8	4,1

QF10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the seller, going to an alternative dispute resolution body or to court, repairing or replacing the item etc.?

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	297	37	184	75	31	103	51	20	32	59	171	108	30	265	244	24	28	94	201
TOTAL 'AT LEAST SOME TIME LOST'	259	30	158	70	29	99	40	15	25	51	148	95	9	250	217	19	22	85	174
	87%	81%	86%	93%	93%	96%	77%	78%	76%	86%	87%	88%	29%	94%	89%	76%	79%	90%	86%

QF11. To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	297	105	192	47	93	90	67	47	93	90	33	34	46	135	115
Not at all only a little	62 21%	27 26%	36 19%	18 38%	14 15%	16 18%	14 21%	18 38%	14 15%	16 18%	5 15%	9 28%	10 23%	26 19%	27 23%
Moderately	96 32%	34 32%	62 32%	10 20%	42 46%	31 34%	13 20%	10 20%	42 46%	31 34%	7 21%	6 19%	15 33%	42 31%	39 34%
Quite a lot	96 32%	32 31%	64 33%	14 30%	26 29%	29 32%	27 40%	14 30%	26 29%	29 32%	12 37%	14 42%	15 33%	50 37%	30 27%
Extremely	41 14%	11 11%	29 15%	6 12%	9 10%	13 14%	13 19%	6 12%	9 10%	13 14%	9 27%	4 12%	4 9%	18 14%	18 16%
Don't know	2 1%	1 1%	1 0	0 0	1 1%	1 1%	0 0	0 0	1 1%	1 1%	0 0	0 0	1 2%	0 0	1 1%
TOTAL 'A LITTLE / MODERATELY'	159 53%	61 58%	98 51%	27 58%	56 61%	47 53%	27 41%	27 58%	56 61%	47 53%	12 35%	16 46%	26 56%	67 50%	65 57%
TOTAL 'QUITE A LOT / EXTREMELY'	137 46%	44 41%	93 49%	20 42%	35 38%	42 46%	40 59%	20 42%	35 38%	42 46%	21 65%	18 54%	20 42%	68 50%	48 42%

QF11. To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL		
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	297	37	184	75	31	103	51	20	32	59	171	108	30	265	244	24	28	94	201
Not at all only a little	62	8	36	19	5	28	2	6	11	10	30	32	10	52	55	3	4	34	28
	21%	22%	19%	25%	17%	27%	4%	28%	34%	17%	18%	30%	34%	20%	23%	12%	15%	37%	14%
Moderately	96	9	60	28	8	39	18	7	6	18	55	35	10	86	80	11	6	35	61
	32%	24%	32%	37%	27%	38%	34%	34%	20%	30%	32%	32%	34%	32%	33%	44%	20%	37%	30%
Quite a lot	96	17	58	20	12	22	24	5	13	19	58	29	9	87	74	6	15	19	76
	32%	46%	32%	27%	39%	22%	46%	27%	40%	32%	34%	27%	29%	33%	31%	23%	54%	20%	38%
Extremely	41	3	28	9	5	13	6	2	2	12	26	12	1	40	33	4	3	5	35
	14%	8%	15%	12%	16%	13%	12%	10%	6%	21%	15%	11%	3%	15%	14%	17%	11%	6%	18%
Don't know	2	0	2	0	0	0	2	0	0	0	2	0	0	0	1	1	0	0	0
	1%	0	1%	0	0	0	4%	0	0	0	1%	0	0	0	0	4%	0	0	0
TOTAL 'A LITTLE / MODERATELY'	159	17	95	46	14	68	20	12	17	28	85	67	20	138	135	14	10	69	89
	53%	46%	52%	61%	45%	65%	38%	63%	54%	47%	50%	62%	67%	52%	55%	56%	35%	74%	44%
TOTAL 'QUITE A LOT / EXTREMELY'	137	20	87	29	17	36	30	7	15	31	84	41	10	127	108	10	18	24	112
	46%	54%	47%	39%	55%	35%	58%	37%	46%	53%	49%	38%	33%	48%	44%	40%	65%	26%	56%

QF12A12. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

Costs of repairs or replacement at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs of repairs or replacement'

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	297	105	192	47	93	90	67	47	93	90	33	34	46	135	115
EUR 0	138	53	85	22	47	41	29	22	47	41	17	12	28	62	48
	47%	50%	45%	46%	51%	45%	43%	46%	51%	45%	51%	35%	60%	46%	42%
EUR 1 - EUR 9	7	3	4	2	1	3	1	2	1	3	0	1	1	5	1
	2%	3%	2%	5%	1%	3%	1%	5%	1%	3%	0	3%	2%	4%	1%
EUR 10 - EUR 29	14	5	10	2	6	2	5	2	6	2	2	3	3	5	6
	5%	4%	5%	5%	6%	2%	7%	5%	6%	2%	6%	8%	6%	4%	5%
EUR 30 - EUR 69	5	1	4	2	0	3	0	2	0	3	0	0	1	2	2
	2%	1%	2%	4%	0	3%	0	4%	0	3%	0	0	2%	2%	2%
EUR 70 - EUR 149	2	1	1	0	1	0	1	0	1	0	1	0	0	2	0
	1%	1%	1%	0	1%	0	1%	0	1%	0	3%	0	0	1%	0
EUR 150 or More	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Not relevant	112	36	76	17	31	37	27	17	31	37	12	16	11	51	50
	38%	35%	40%	35%	34%	42%	41%	35%	34%	42%	35%	46%	25%	38%	43%
Don't remember	18	7	11	2	7	4	4	2	7	4	2	3	2	7	8
	6%	6%	6%	5%	8%	4%	7%	5%	8%	4%	5%	8%	4%	5%	7%
Average	25,2	27,2	24,2	18,8	30	22,2	29,6	18,8	30	22,2	47,6	16,1	19,6	28,6	22,8

1680

CONSUMER DETRIMENT

Socio-demographic tables

Fieldwork dates: 15/02/2016 - 17/03/2016

628



QF12A12. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

Costs of repairs or replacement at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs of repairs or replacement'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	297	37	184	75	31	103	51	20	32	59	171	108	30	265	244	24	28	94	201
EUR 0	138	17	78	43	12	49	19	14	12	32	86	48	18	120	116	11	12	56	83
	47%	47%	42%	57%	40%	48%	38%	69%	36%	54%	50%	44%	62%	45%	48%	43%	41%	59%	41%
EUR 1 - EUR 9	7	1	6	0	1	1	3	0	1	1	5	1	1	6	5	1	1	1	6
	2%	3%	3%	0	4%	1%	6%	0	3%	2%	3%	1%	3%	2%	2%	4%	4%	1%	3%
EUR 10 - EUR 29	14	1	10	3	1	3	4	1	3	3	10	5	0	14	14	0	1	0	14
	5%	3%	5%	5%	3%	3%	8%	3%	9%	5%	6%	5%	0	5%	6%	0	3%	0	7%
EUR 30 - EUR 69	5	0	2	3	1	1	1	0	0	2	1	4	0	5	4	0	1	0	5
	2%	0	1%	4%	3%	1%	2%	0	0	4%	1%	4%	0	2%	2%	0	3%	0	2%
EUR 70 - EUR 149	2	0	2	0	1	1	0	0	0	0	1	1	1	1	1	1	0	0	2
	1%	0	1%	0	3%	1%	0	0	0	0	1%	1%	3%	0	0	4%	0	0	1%
EUR 150 or More	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Not relevant	112	15	74	23	13	44	21	4	13	17	55	47	9	104	91	9	12	34	79
	38%	40%	41%	31%	42%	43%	41%	23%	41%	28%	32%	43%	29%	39%	38%	37%	42%	36%	39%
Don't remember	18	3	11	3	1	4	3	1	4	4	13	3	1	15	12	3	2	3	12
	6%	8%	6%	4%	4%	4%	5%	5%	11%	7%	7%	3%	3%	6%	5%	11%	6%	3%	6%
Average	25,2	12,5	25,3	28,9	47,8	33,1	15,1	25	17,4	21	19,5	36,2	68,7	22,1	22,5	68,7	18,4	7,5	168126

CONSUMER DETRIMENT

Socio-demographic tables

QF12A22. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs related to court proceedings'

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	297	105	192	47	93	90	67	47	93	90	33	34	46	135	115
EUR 0	160	60	101	28	52	46	34	28	52	46	18	17	30	72	58
	54%	56%	53%	60%	56%	51%	51%	60%	56%	51%	53%	49%	65%	53%	51%
EUR 1 - EUR 9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EUR 10 - EUR 29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EUR 30 - EUR 69	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EUR 70 - EUR 149	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EUR 150 or More	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Not relevant	126	40	86	18	37	41	30	18	37	41	13	17	15	58	52
	42%	38%	45%	38%	40%	46%	45%	38%	40%	46%	40%	49%	33%	43%	45%
Don't remember	11	6	5	1	4	3	3	1	4	3	2	1	1	5	5
	4%	5%	3%	3%	4%	3%	4%	3%	4%	3%	6%	2%	2%	4%	4%
Average	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

1682

**CONSUMER DETRIMENT**

Socio-demographic tables

Fieldwork dates: 15/02/2016 - 17/03/2016

631

QF12A22. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred costs related to court proceedings'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	297	37	184	75	31	103	51	20	32	59	171	108	30	265	244	24	28	94	201
EUR 0	160	20	92	47	16	52	24	15	14	39	100	56	20	140	135	13	13	56	104
	54%	56%	50%	63%	51%	51%	47%	77%	45%	66%	59%	52%	68%	53%	55%	51%	45%	60%	52%
EUR 1 - EUR 9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EUR 10 - EUR 29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EUR 30 - EUR 69	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EUR 70 - EUR 149	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EUR 150 or More	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Not relevant	126	15	83	26	15	46	25	4	16	19	65	48	9	117	100	10	15	37	88
	42%	42%	45%	35%	48%	45%	48%	23%	50%	32%	38%	45%	29%	44%	41%	41%	53%	40%	44%
Don't remember	11	1	8	2	0	5	3	0	2	1	6	4	1	8	8	2	1	0	9
	4%	2%	4%	3%	1%	5%	5%	0	5%	2%	3%	4%	3%	3%	3%	7%	3%	0	5%
Average	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1683

CONSUMER DETRIMENT

Socio-demographic tables

QF12A32. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred other extra costs'

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	297	105	192	47	93	90	67	47	93	90	33	34	46	135	115
EUR 0	99	41	58	17	33	31	18	17	33	31	10	9	19	46	34
	33%	39%	30%	36%	36%	34%	27%	36%	36%	34%	29%	25%	41%	34%	30%
EUR 1 - EUR 9	36	12	24	7	14	6	9	7	14	6	3	6	6	19	10
	12%	11%	13%	14%	15%	6%	14%	14%	15%	6%	10%	18%	14%	14%	9%
EUR 10 - EUR 29	26	5	21	3	5	9	8	3	5	9	6	2	6	13	7
	9%	5%	11%	7%	6%	10%	12%	7%	6%	10%	18%	6%	13%	9%	6%
EUR 30 - EUR 69	3	2	1	1	2	0	0	1	2	0	0	0	1	0	2
	1%	2%	1%	3%	2%	0	0	3%	2%	0	0	0	1%	0	2%
EUR 70 - EUR 149	1	0	1	0	0	1	0	0	0	1	0	0	0	1	0
	0	0	1%	0	0	1%	0	0	0	1%	0	0	0	1%	0
EUR 150 or More	1	1	0	0	1	0	0	0	1	0	0	0	0	0	1
	0	1%	0	0	1%	0	0	0	1%	0	0	0	0	0	1%
Not relevant	114	38	76	19	31	37	26	19	31	37	14	13	12	48	54
	38%	36%	40%	40%	34%	41%	39%	40%	34%	41%	41%	37%	27%	35%	47%
Don't remember	17	8	10	0	6	6	5	0	6	6	1	5	2	9	6
	6%	7%	5%	0	6%	6%	8%	0	6%	6%	2%	14%	4%	7%	5%
Average	17,6	31,2	12	11,7	27,4	17,2	8,9	11,7	27,4	17,2	10,5	7	9,6	11,8	31,7

1684

QF12A32. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who incurred other extra costs'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	297	37	184	75	31	103	51	20	32	59	171	108	30	265	244	24	28	94	201
EUR 0	99	12	54	32	9	36	17	7	10	20	53	43	19	80	84	7	9	43	56
	33%	34%	30%	43%	31%	35%	33%	38%	31%	33%	31%	40%	65%	30%	34%	28%	30%	47%	28%
EUR 1 - EUR 9	36	3	25	8	2	6	7	8	4	8	28	7	1	35	27	5	4	6	29
	12%	7%	14%	10%	7%	6%	14%	41%	13%	13%	17%	7%	3%	13%	11%	19%	14%	7%	15%
EUR 10 - EUR 29	26	4	14	8	4	11	1	1	2	7	20	5	0	26	23	1	2	6	20
	9%	11%	8%	11%	13%	11%	2%	3%	6%	12%	12%	5%	0	10%	9%	4%	7%	7%	10%
EUR 30 - EUR 69	3	0	2	1	0	0	1	0	0	2	1	2	0	3	3	0	0	1	2
	1%	0	1%	2%	0	0	1%	0	0	4%	1%	2%	0	1%	1%	0	0	1%	1%
EUR 70 - EUR 149	1	0	0	1	0	1	0	0	0	0	0	1	0	1	1	0	0	0	1
	0	0	0	1%	0	1%	0	0	0	0	0	1%	0	0	0	0	0	0	1%
EUR 150 or More	1	0	0	1	0	1	0	0	0	0	0	1	1	0	1	0	0	0	1
	0	0	0	1%	0	1%	0	0	0	0	0	1%	4%	0	0	0	0	0	1%
Not relevant	114	16	78	20	14	42	21	3	11	22	57	44	8	106	93	9	12	35	79
	38%	42%	43%	27%	45%	41%	41%	17%	35%	37%	33%	41%	25%	40%	38%	37%	42%	38%	39%
Don't remember	17	2	10	4	1	6	5	0	5	0	11	5	1	14	12	3	2	1	14
	6%	5%	6%	5%	4%	6%	9%	0	14%	0	6%	5%	3%	5%	5%	11%	6%	1%	7%
Average	17,6	10,2	9	38,5	14,2	36,1	8,9	4,9	6,8	12,8	9,3	43,6	201,3	11,7	19,7	5,9	8,7	13,1	1685,8

CONSUMER DETRIMENT

Socio-demographic tables

QF12AT2. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who incurred costs trying to sort out the problem'

INDICATE TOTAL AMOUNT

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	297	105	192	47	93	90	67	47	93	90	33	34	46	135	115
EUR 0	117	46	71	19	38	34	25	19	38	34	12	13	19	53	44
	39%	44%	37%	41%	41%	38%	37%	41%	41%	38%	37%	38%	41%	39%	38%
EUR 1 - EUR 9	33	14	20	4	12	9	8	4	12	9	2	6	7	19	8
	11%	13%	10%	9%	13%	10%	12%	9%	13%	10%	7%	18%	15%	14%	7%
EUR 10 - EUR 29	38	10	29	5	10	11	13	5	10	11	8	5	8	19	11
	13%	9%	15%	10%	11%	13%	19%	10%	11%	13%	24%	14%	17%	14%	10%
EUR 30 - EUR 69	10	3	7	4	2	3	0	4	2	3	0	0	2	3	5
	3%	2%	4%	9%	3%	3%	0%	9%	3%	3%	0%	0%	3%	2%	5%
EUR 70 - EUR 149	3	1	2	0	1	1	1	0	1	1	1	0	0	3	0
	1%	1%	1%	0%	1%	1%	1%	0%	1%	1%	3%	0%	0%	2%	0%
EUR 150 or More	1	1	0	0	1	0	0	0	1	0	0	0	0	0	1
	1%	1%	0%	0%	1%	0%	0%	0%	1%	0%	0%	0%	0%	0%	1%
Not relevant	88	27	61	14	24	30	19	14	24	30	10	10	10	35	43
	30%	26%	32%	31%	26%	34%	29%	31%	26%	34%	29%	29%	22%	26%	37%
Don't remember	7	4	3	0	4	2	1	0	4	2	0	1	1	3	3
	2%	4%	2%	0%	4%	2%	1%	0%	4%	2%	0%	2%	2%	2%	2%
Average	22,2	30,8	18	19	32,1	18,8	15,9	19	32,1	18,8	20,8	10,9	13,8	18,6	33,8

1686

**CONSUMER DETRIMENT**

Socio-demographic tables

Fieldwork dates: 15/02/2016 - 17/03/2016

637

QF12AT2. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who incurred costs trying to sort out the problem'

INDICATE TOTAL AMOUNT

	ACHIEVED EDUCATION				OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	297	37	184	75	31	103	51	20	32	59	171	108	30	265	244	24	28	94	201
EUR 0	117	16	65	35	12	39	19	7	13	25	71	40	99	17	99	7	10	48	68
	39%	42%	35%	47%	40%	38%	37%	38%	41%	43%	41%	37%	37%	58%	41%	29%	34%	51%	34%
EUR 1 - EUR 9	33	4	22	8	3	7	5	8	5	4	25	7	31	2	24	6	4	5	28
	11%	10%	12%	10%	10%	7%	10%	41%	16%	7%	15%	6%	12%	7%	10%	23%	14%	6%	14%
EUR 10 - EUR 29	38	5	24	9	5	13	6	0	5	9	27	10	38	0	34	1	3	7	31
	13%	14%	13%	12%	17%	13%	12%	0%	15%	16%	16%	9%	14%	0%	14%	4%	10%	8%	15%
EUR 30 - EUR 69	10	0	5	5	1	1	2	1	0	6	4	6	10	0	9	0	1	1	8
	3%	0%	3%	7%	3%	1%	3%	3%	0%	9%	2%	5%	4%	0%	4%	0%	3%	1%	4%
EUR 70 - EUR 149	3	0	2	1	1	2	0	0	0	0	1	2	2	1	2	1	0	0	3
	1%	0%	1%	1%	3%	2%	0%	0%	0%	0%	1%	2%	1%	3%	1%	4%	0%	0%	1%
EUR 150 or More	1	0	0	1	0	1	0	0	0	0	0	1	0	1	1	0	0	0	1
	1%	0%	0%	1%	0%	1%	0%	0%	0%	0%	0%	1%	0%	4%	0%	0%	0%	0%	1%
Not relevant	88	12	62	14	8	37	17	3	8	14	38	39	81	8	70	8	10	32	56
	30%	31%	34%	19%	26%	36%	33%	17%	26%	24%	23%	36%	30%	25%	29%	33%	35%	34%	28%
Don't remember	7	1	4	2	0	3	3	0	1	0	4	3	4	1	4	2	1	0	5
	2%	2%	2%	3%	1%	3%	5%	0%	2%	0%	2%	3%	1%	3%	2%	7%	3%	0%	2%
Average	22,2	10,7	16,7	38,6	27,7	36,8	15,7	6,8	10,7	18,3	13,7	42,5	16,6	137,3	23,3	21,9	13,1	13,8	1687,39

CONSUMER DETRIMENT

Socio-demographic tables

QF12A11. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

Costs of repairs or replacement at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	297	105	192	47	93	90	67	47	93	90	33	34	46	135	115
EUR 0	251	89	161	38	78	78	56	38	78	78	29	27	39	113	98
	84%	85%	84%	81%	84%	87%	83%	81%	84%	87%	86%	81%	85%	84%	85%
EUR 1 - EUR 9	7	3	4	2	1	3	1	2	1	3	0	1	1	5	1
	2%	3%	2%	5%	1%	3%	1%	5%	1%	3%	0	3%	2%	4%	1%
EUR 10 - EUR 29	14	5	10	2	6	2	5	2	6	2	2	3	3	5	6
	5%	4%	5%	5%	6%	2%	7%	5%	6%	2%	6%	8%	6%	4%	5%
EUR 30 - EUR 69	5	1	4	2	0	3	0	2	0	3	0	0	1	2	2
	2%	1%	2%	4%	0	3%	0	4%	0	3%	0	0	2%	2%	2%
EUR 70 - EUR 149	2	1	1	0	1	0	1	0	1	0	1	0	0	2	0
	1%	1%	1%	0	1%	0	1%	0	1%	0	3%	0	0	1%	0
EUR 150 or More	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	18	7	11	2	7	4	4	2	7	4	2	3	2	7	8
	6%	6%	6%	5%	8%	4%	7%	5%	8%	4%	5%	8%	4%	5%	7%
Average	2,6	2,7	2,6	2,8	2,7	2	3,1	2,8	2,7	2	4,3	1,9	2,2	3,3	1,9

1688



QF12A11. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

Costs of repairs or replacement at your own expense in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION				OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	297	37	184	75	31	103	51	20	32	59	171	108	30	265	244	24	28	94	201
EUR 0	251	32	152	66	25	94	40	18	25	48	141	94	27	224	207	20	23	89	161
	84%	87%	83%	87%	82%	91%	79%	92%	77%	82%	83%	87%	90%	84%	85%	81%	84%	96%	80%
EUR 1 - EUR 9	7	1	6	0	1	1	3	0	1	1	5	1	1	6	5	1	1	1	6
	2%	3%	3%	0	4%	1%	6%	0	3%	2%	3%	1%	3%	2%	2%	4%	4%	1%	3%
EUR 10 - EUR 29	14	1	10	3	1	3	4	1	3	3	10	5	0	14	14	0	1	0	14
	5%	3%	5%	5%	3%	3%	8%	3%	9%	5%	6%	5%	0	5%	6%	0	3%	0	7%
EUR 30 - EUR 69	5	0	2	3	1	1	1	0	0	2	1	4	0	5	4	0	1	0	5
	2%	0	1%	4%	3%	1%	2%	0	0	4%	1%	4%	0	2%	2%	0	3%	0	2%
EUR 70 - EUR 149	2	0	2	0	1	1	0	0	0	0	1	1	1	1	1	1	0	0	2
	1%	0	1%	0	3%	1%	0	0	0	0	1%	1%	3%	0	0	4%	0	0	1%
EUR 150 or More	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	18	3	11	3	1	4	3	1	4	4	13	3	1	15	12	3	2	3	12
	6%	8%	6%	4%	4%	4%	5%	5%	11%	7%	7%	3%	3%	6%	5%	11%	6%	3%	6%
Average	2,6	0,7	3	2,6	6,7	1,9	2,5	0,9	2,3	2,4	2,1	3,7	4,6	2,4	2,3	6,2	2	0,1	1689,8

CONSUMER DETRIMENT

Socio-demographic tables

QF12A21. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	297	105	192	47	93	90	67	47	93	90	33	34	46	135	115
EUR 0	286	100	186	46	89	87	64	46	89	87	31	33	45	130	110
	96%	95%	97%	97%	96%	97%	96%	97%	96%	97%	94%	98%	98%	96%	96%
EUR 1 - EUR 9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EUR 10 - EUR 29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EUR 30 - EUR 69	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EUR 70 - EUR 149	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EUR 150 or More	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	11	6	5	1	4	3	3	1	4	3	2	1	1	5	5
	4%	5%	3%	3%	4%	3%	4%	3%	4%	3%	6%	2%	2%	4%	4%
Average	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

1690

**CONSUMER DETRIMENT**

Socio-demographic tables

QF12A21. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

Costs related to court proceedings in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION				OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	297	37	184	75	31	103	51	20	32	59	171	108	30	265	244	24	28	94	201
EUR 0	286	36	176	73	30	98	48	20	31	58	165	104	29	257	235	23	27	94	192
	96%	98%	96%	97%	99%	95%	95%	100%	95%	98%	97%	96%	97%	97%	97%	93%	97%	100%	95%
EUR 1 - EUR 9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EUR 10 - EUR 29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EUR 30 - EUR 69	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EUR 70 - EUR 149	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EUR 150 or More	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	11	1	8	2	0	5	3	0	2	1	6	4	1	8	8	2	1	0	9
	4%	2%	4%	3%	1%	5%	5%	0	5%	2%	3%	4%	3%	3%	3%	7%	3%	0	5%
Average	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	16910

**CONSUMER DETRIMENT**

Socio-demographic tables

QF12A31. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	297	105	192	47	93	90	67	47	93	90	33	34	46	135	115
EUR 0	213	78	134	36	64	68	44	36	64	68	23	21	31	93	88
	72%	74%	70%	76%	69%	76%	66%	76%	69%	76%	70%	63%	68%	69%	77%
EUR 1 - EUR 9	36	12	24	7	14	6	9	7	14	6	3	6	6	19	10
	12%	11%	13%	14%	15%	6%	14%	14%	15%	6%	10%	18%	14%	14%	9%
EUR 10 - EUR 29	26	5	21	3	5	9	8	3	5	9	6	2	6	13	7
	9%	5%	11%	7%	6%	10%	12%	7%	6%	10%	18%	6%	13%	9%	6%
EUR 30 - EUR 69	3	2	1	1	2	0	0	1	2	0	0	0	1	0	2
	1%	2%	1%	3%	2%	0	0	3%	2%	0	0	0	1%	0	2%
EUR 70 - EUR 149	1	0	1	0	0	1	0	0	0	1	0	0	0	1	0
	0	0	1%	0	0	1%	0	0	0	1%	0	0	0	1%	0
EUR 150 or More	1	1	0	0	1	0	0	0	1	0	0	0	0	0	1
	0	1%	0	0	1%	0	0	0	1%	0	0	0	0	0	1%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	17	8	10	0	6	6	5	0	6	6	1	5	2	9	6
	6%	7%	5%	0	6%	6%	8%	0	6%	6%	2%	14%	4%	7%	5%
Average	4,2	6,2	3,1	2,8	7,1	3,3	2,5	2,8	7,1	3,3	3	1,9	2,8	3,1	6

1692

QF12A31. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

Please provide an estimate for the following possible cost items.

Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION				OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	297	37	184	75	31	103	51	20	32	59	171	108	30	265	244	24	28	94	201
EUR 0	213	28	133	52	23	78	38	11	21	42	110	87	27	186	177	16	20	79	134
	72%	76%	72%	69%	76%	75%	74%	55%	66%	71%	65%	81%	90%	70%	72%	65%	73%	84%	67%
EUR 1 - EUR 9	36	3	25	8	2	6	7	8	4	8	28	7	1	35	27	5	4	6	29
	12%	7%	14%	10%	7%	6%	14%	41%	13%	13%	17%	7%	3%	13%	11%	19%	14%	7%	15%
EUR 10 - EUR 29	26	4	14	8	4	11	1	1	2	7	20	5	0	26	23	1	2	6	20
	9%	11%	8%	11%	13%	11%	2%	3%	6%	12%	12%	5%	0	10%	9%	4%	7%	7%	10%
EUR 30 - EUR 69	3	0	2	1	0	0	1	0	0	2	1	2	0	3	3	0	0	1	2
	1%	0	1%	2%	0	0	1%	0	0	4%	1%	2%	0	1%	1%	0	0	1%	1%
EUR 70 - EUR 149	1	0	0	1	0	1	0	0	0	0	0	1	0	1	1	0	0	0	1
	0	0	0	1%	0	1%	0	0	0	0	0	1%	0	0	0	0	0	0	1%
EUR 150 or More	1	0	0	1	0	1	0	0	0	0	0	1	1	0	1	0	0	0	1
	0	0	0	1%	0	1%	0	0	0	0	0	1%	4%	0	0	0	0	0	1%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	17	2	10	4	1	6	5	0	5	0	11	5	1	14	12	3	2	1	14
	6%	5%	6%	5%	4%	6%	9%	0	14%	0	6%	5%	3%	5%	5%	11%	6%	1%	7%
Average	4,2	2	2,1	10,3	2,9	7,2	1,7	2,2	1,5	3,7	2,9	6,8	14,4	3	4,7	1,5	1,9	2	1693,3

**CONSUMER DETRIMENT**

Socio-demographic tables

QF12AT1. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

INDICATE TOTAL AMOUNT

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	297	105	192	47	93	90	67	47	93	90	33	34	46	135	115
EUR 0	213	73	131	34	62	64	44	34	62	64	22	22	29	88	86
	72%	70%	69%	72%	67%	72%	66%	72%	67%	72%	66%	66%	63%	65%	75%
EUR 1 - EUR 9	36	14	20	4	12	9	8	4	12	9	2	6	7	19	8
	12%	13%	10%	9%	13%	10%	12%	9%	13%	10%	7%	18%	15%	14%	7%
EUR 10 - EUR 29	26	10	29	5	10	11	13	5	10	11	8	5	8	19	11
	9%	9%	15%	10%	11%	13%	19%	10%	11%	13%	24%	14%	17%	14%	10%
EUR 30 - EUR 69	3	3	7	4	2	3	0	4	2	3	0	0	2	3	5
	1%	2%	4%	9%	3%	3%	0%	9%	3%	3%	0%	0%	3%	2%	5%
EUR 70 - EUR 149	1	1	2	0	1	1	1	0	1	1	1	0	0	3	0
	0	1%	1%	0%	1%	1%	1%	0%	1%	1%	3%	0%	0%	2%	0%
EUR 150 or More	1	1	0	0	1	0	0	0	1	0	0	0	0	0	1
	0	1%	0%	0%	1%	0%	0%	0%	1%	0%	0%	0%	0%	0%	1%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	17	4	3	0	4	2	1	0	4	2	0	1	1	3	3
	6%	4%	2%	0%	4%	2%	1%	0%	4%	2%	0%	2%	2%	2%	2%
Average	4,2	8,6	5,5	5,4	9,6	5,1	5,3	5,4	9,6	5,1	7,0	3,5	4,9	6,1	7,7

1694

QF12AT1. Total extra costs to sort out the problem.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

'Not relevant' is counted as zero'

INDICATE TOTAL AMOUNT

	ACHIEVED EDUCATION				OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	297	37	184	75	31	103	51	20	32	59	171	108	30	265	244	24	28	94	201
EUR 0	213	27	128	49	20	76	36	11	22	40	109	80	180	25	170	15	19	80	125
	72%	73%	69%	66%	66%	74%	69%	55%	67%	67%	64%	74%	68%	84%	70%	61%	69%	85%	62%
EUR 1 - EUR 9	36	4	22	8	3	7	5	8	5	4	25	7	31	2	24	6	4	5	28
	12%	10%	12%	10%	10%	7%	10%	41%	16%	7%	15%	6%	12%	7%	10%	23%	14%	6%	14%
EUR 10 - EUR 29	26	5	24	9	5	13	6	0	5	9	27	10	38	0	34	1	3	7	31
	9%	14%	13%	12%	17%	13%	12%	0%	15%	16%	16%	9%	14%	0%	14%	4%	10%	8%	15%
EUR 30 - EUR 69	3	0	5	5	1	1	2	1	0	6	4	6	10	0	9	0	1	1	8
	1%	0%	3%	7%	3%	1%	3%	3%	0%	9%	2%	5%	4%	0%	4%	0%	3%	1%	4%
EUR 70 - EUR 149	1	0	2	1	1	2	0	0	0	0	1	2	2	1	2	1	0	0	3
	0	0%	1%	1%	3%	2%	0%	0%	0%	0%	1%	2%	1%	3%	1%	4%	0%	0%	1%
EUR 150 or More	1	0	0	1	0	1	0	0	0	0	0	1	0	1	1	0	0	0	1
	0	0%	0%	1%	0%	1%	0%	0%	0%	0%	0%	1%	0%	4%	0%	0%	0%	0%	1%
Not relevant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Don't remember	17	1	4	2	0	3	3	0	1	0	4	3	4	1	4	2	1	0	5
	6%	2%	2%	3%	1%	3%	5%	0%	2%	0%	2%	3%	1%	3%	2%	7%	3%	0%	2%
Average	4,2	2,7	4,9	12,6	9,3	8,9	4,2	3,0	3,4	6,0	4,7	10,3	5,2	19,0	6,8	7,4	3,8	2,1	1695,7

CONSUMER DETRIMENT

Socio-demographic tables

QF13. You indicated a price of [INSERT AMOUNT PAID FROM QF3] for the item.

What is the most you would now pay for this item taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress?

FILTER: ASK QF13 IF QF3A=9999999 OR IF [AMOUNT FROM QF3A]=TRUE

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	286	101	185	45	90	87	64	45	90	87	32	32	43	132	111
Would pay the same price again	79 28%	34 34%	45 24%	7 16%	25 28%	28 32%	18 29%	7 16%	25 28%	28 32%	7 22%	11 35%	7 17%	45 34%	26 24%
Would pay three quarters of the price	28 10%	11 11%	17 9%	5 11%	12 13%	5 5%	6 9%	5 11%	12 13%	5 5%	3 8%	3 10%	5 11%	9 7%	14 12%
Would pay half the price	27 10%	9 9%	18 10%	3 7%	9 10%	7 8%	9 13%	3 7%	9 10%	7 8%	7 20%	2 6%	3 7%	14 11%	11 10%
Would pay one quarter of the price	6 2%	4 4%	2 1%	4 9%	0 0	2 2%	0 0	4 9%	0 0	2 2%	0 0	0 0	1 2%	1 1%	4 3%
I wouldn't buy again	133 47%	36 35%	98 53%	25 57%	39 44%	41 48%	27 43%	25 57%	39 44%	41 48%	14 43%	13 42%	24 56%	57 44%	52 47%
Don't know	13 5%	7 7%	6 3%	0 0	4 4%	5 6%	4 6%	0 0	4 4%	5 6%	2 6%	2 7%	3 7%	5 4%	5 4%



QF13. You indicated a price of [INSERT AMOUNT PAID FROM QF3] for the item.

What is the most you would now pay for this item taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress?

FILTER: ASK QF13 IF QF3A=9999999 OR IF [AMOUNT FROM QF3A]=TRUE

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	286	33	177	75	31	102	48	20	30	55	163	105	29	256	237	22	27	90	194
Would pay the same price again	79	12	42	24	10	25	11	10	11	12	45	31	6	72	65	7	6	26	52
	28%	36%	24%	32%	32%	25%	24%	49%	35%	22%	27%	29%	21%	28%	28%	33%	23%	29%	27%
Would pay three quarters of the price	28	2	15	11	4	10	2	3	2	6	14	12	1	27	25	1	2	11	17
	10%	6%	8%	14%	14%	10%	4%	16%	7%	12%	9%	12%	3%	10%	10%	5%	7%	12%	9%
Would pay half the price	27	3	17	8	2	10	6	2	4	5	17	9	1	26	21	4	2	5	22
	10%	9%	9%	10%	6%	10%	12%	8%	13%	8%	11%	9%	5%	10%	9%	21%	8%	6%	11%
Would pay one quarter of the price	6	0	3	3	0	2	1	0	0	3	1	5	1	4	6	0	0	3	3
	2%	0	2%	3%	0	2%	2%	0	0	5%	1%	5%	5%	2%	2%	0	0	3%	2%
I wouldn't buy again	133	15	91	27	13	50	26	5	12	27	79	42	16	117	110	8	15	43	90
	47%	46%	51%	36%	42%	49%	53%	28%	42%	49%	48%	40%	56%	46%	47%	37%	55%	48%	46%
Don't know	13	1	9	3	2	5	3	0	1	2	7	6	3	9	10	1	2	2	10
	5%	3%	5%	4%	7%	5%	6%	0	4%	4%	4%	5%	10%	3%	4%	4%	7%	3%	5%

QF14. Which of these, if any, has the seller done so far in response to the problem? Mark all that apply.

FILTER: ASK QF14 IF QF9 = CODES 1 TO 12

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	265	91	174	42	80	85	59	42	80	85	31	28	40	120	105
Acknowledged problem	73 27%	29 31%	44 25%	18 44%	19 24%	22 26%	13 22%	18 44%	19 24%	22 26%	8 26%	5 18%	12 29%	33 28%	28 27%
Investigating problem	54 20%	15 16%	39 23%	4 11%	16 20%	12 14%	22 37%	4 11%	16 20%	12 14%	9 28%	13 47%	5 13%	29 24%	20 19%
Gave a satisfactory explanation	33 13%	15 16%	18 11%	3 8%	11 13%	9 11%	10 17%	3 8%	11 13%	9 11%	6 19%	4 15%	6 14%	14 12%	13 12%
Gave an unsatisfactory explanation	30 11%	6 6%	24 14%	5 13%	9 11%	10 12%	6 9%	5 13%	9 11%	10 12%	5 15%	1 4%	6 14%	12 10%	12 12%
Repaired or replaced the item	122 46%	41 45%	81 46%	10 24%	44 55%	40 47%	28 48%	10 24%	44 55%	40 47%	16 52%	12 43%	14 36%	55 46%	52 50%
Gave a partial or full refund of the money I paid	34 13%	10 11%	25 14%	11 26%	6 8%	9 11%	8 14%	11 26%	6 8%	9 11%	6 18%	3 9%	6 15%	14 12%	14 14%
Gave credit note or voucher	11 4%	3 3%	9 5%	1 2%	3 4%	3 4%	4 7%	1 2%	3 4%	3 4%	1 3%	3 11%	1 2%	7 6%	4 4%
Gave compensation for injury or damages	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Told me that my legal guarantee was no longer valid	5 2%	1 1%	4 2%	0 0	1 1%	3 3%	1 2%	0 0	1 1%	3 3%	1 3%	0 0	3 8%	1 1%	1 1%

QF14. Which of these, if any, has the seller done so far in response to the problem? Mark all that apply.

FILTER: ASK QF14 IF QF9 = CODES 1 TO 12

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	265	91	174	42	80	85	59	42	80	85	31	28	40	120	105
Other	5 2%	1 1%	4 3%	2 5%	1 2%	2 2%	0 0	2 5%	1 2%	2 2%	0 0	0 0	0 0	1 1%	4 4%
Has done nothing	25 9%	11 12%	14 8%	4 10%	7 8%	8 10%	5 9%	4 10%	7 8%	8 10%	1 3%	4 16%	4 11%	14 12%	6 6%
Don't know	2 1%	1 1%	1 0	0 0	0 0	1 1%	1 1%	0 0	0 0	1 1%	1 3%	0 0	1 2%	0 0	0 0
TOTAL 'GAVE REIMBURSEMENT OR COMPENSATION'	45 17%	12 14%	32 19%	12 29%	10 12%	12 14%	11 19%	12 29%	10 12%	12 14%	7 21%	5 16%	7 17%	20 17%	18 17%
TOTAL 'AT LEAST ONE ACTION'	239 90%	79 87%	159 91%	37 90%	74 92%	75 89%	53 89%	37 90%	74 92%	75 89%	29 94%	23 84%	34 86%	105 88%	99 94%

QF14. Which of these, if any, has the seller done so far in response to the problem? Mark all that apply.

FILTER: ASK QF14 IF QF9 = CODES 1 TO 12

	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL		
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	265	33	165	67	30	94	44	17	27	52	153	96	0	265	220	21	24	83	182
Acknowledged problem	73	8	49	16	7	28	14	1	8	15	35	34	0	73	63	4	5	32	40
	27%	25%	30%	24%	25%	30%	31%	6%	29%	28%	23%	36%	0	27%	29%	22%	22%	39%	22%
Investigating problem	54	9	31	15	7	16	9	4	9	9	39	13	0	54	40	5	9	9	46
	20%	27%	19%	22%	24%	17%	21%	25%	33%	18%	25%	14%	0	20%	18%	25%	39%	11%	25%
Gave a satisfactory explanation	33	5	16	12	3	12	4	2	6	6	17	14	0	33	28	4	1	10	24
	13%	15%	10%	18%	10%	12%	9%	12%	21%	12%	11%	15%	0	13%	13%	19%	4%	12%	13%
Gave an unsatisfactory explanation	30	0	21	9	5	9	6	1	3	6	13	13	0	30	25	2	2	7	23
	11%	0	12%	14%	17%	9%	14%	6%	9%	12%	9%	14%	0	11%	12%	10%	9%	8%	12%
Repaired or replaced the item	122	14	72	36	13	44	21	11	13	19	75	42	0	122	97	13	12	30	92
	46%	43%	43%	54%	46%	47%	48%	66%	48%	37%	49%	44%	0	46%	44%	63%	49%	36%	50%
Gave a partial or full refund of the money I paid	34	6	25	4	3	15	6	1	2	7	16	16	0	34	30	2	3	22	12
	13%	18%	15%	6%	10%	16%	13%	6%	9%	14%	10%	16%	0	13%	13%	9%	12%	26%	7%
Gave credit note or voucher	11	2	6	3	3	4	1	0	1	3	7	3	0	11	7	4	1	2	9
	4%	6%	4%	5%	10%	4%	1%	0	4%	6%	4%	3%	0	4%	3%	19%	4%	2%	5%
Gave compensation for injury or damages	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Told me that my legal guarantee was no longer valid	5	0	5	0	0	2	1	0	1	1	4	1	0	5	4	0	1	0	5
	2%	0	3%	0	0	2%	2%	0	4%	2%	3%	1%	0	2%	2%	0	4%	0	3%

1700

QF14. Which of these, if any, has the seller done so far in response to the problem? Mark all that apply.

FILTER: ASK QF14 IF QF9 = CODES 1 TO 12

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	265	33	165	67	30	94	44	17	27	52	153	96	0	265	220	21	24	83	182
Other	5	0	5	0	1	0	1	0	0	3	3	1	0	5	5	0	1	1	4
	2%	0	3%	0	4%	0	2%	0	0	6%	2%	1%	0	2%	2%	0	4%	1%	2%
Has done nothing	25	5	13	8	3	9	2	3	4	4	16	8	0	25	23	0	2	9	16
	9%	14%	8%	11%	11%	9%	4%	16%	16%	8%	10%	8%	0	9%	10%	0	8%	10%	9%
Don't know	2	0	1	0	0	1	0	0	0	0	0	1	0	2	0	1	0	0	1
	1%	0	1%	0	0	1%	0	0	0	0	0	1%	0	1%	0	5%	0	0	1%
TOTAL 'GAVE REIMBURSEMENT OR COMPENSATION'	45	7	31	7	6	18	6	1	3	9	21	18	0	45	35	6	4	24	21
	17%	21%	19%	10%	20%	20%	15%	6%	12%	18%	14%	19%	0	17%	16%	28%	16%	29%	12%
TOTAL 'AT LEAST ONE ACTION'	239	28	151	59	26	85	42	14	23	48	137	87	0	239	197	20	22	74	165
	90%	86%	92%	89%	89%	90%	96%	84%	84%	92%	90%	91%	0	90%	90%	95%	92%	90%	90%

QF15A2. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the seller?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who received reimbursement of compensation'

FILTER: ASK QF15A IF QF14 = 6 OR 7 OR 8

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	45	12	32	12	10	12	11	12	10	12	7	5	7	20	18
EUR 0	3	1	2	0	0	0	3	0	0	0	2	1	0	2	1
	6%	6%	6%	0	0	0	25%	0	0	0	26%	22%	0	9%	5%
EUR 1 - EUR 14	4	2	2	0	1	1	2	0	1	1	2	0	1	3	0
	8%	14%	6%	0	9%	8%	17%	0	9%	8%	28%	0	16%	13%	0
EUR 15 - EUR 29	4	1	3	1	1	2	0	1	1	2	0	0	1	1	2
	10%	8%	10%	11%	11%	15%	0	11%	11%	15%	0	0	13%	5%	13%
EUR 30 - EUR 59	16	6	10	4	4	5	4	4	4	5	0	4	3	10	4
	36%	49%	31%	30%	38%	45%	32%	30%	38%	45%	0	78%	37%	49%	22%
EUR 60 - EUR 99	12	1	11	7	2	1	2	7	2	1	2	0	1	2	9
	26%	8%	33%	59%	18%	7%	18%	59%	18%	7%	30%	0	13%	9%	49%
EUR 100 or more	4	1	3	0	1	2	1	0	1	2	1	0	1	1	2
	8%	8%	8%	0	6%	17%	9%	0	6%	17%	15%	0	9%	5%	11%
Don't know	3	1	2	0	2	1	0	0	2	1	0	0	1	2	0
	6%	7%	6%	0	18%	8%	0	0	18%	8%	0	0	13%	10%	0
Average	54,2	48,1	56,5	54,3	43,9	62,7	52,5	54,3	43,9	62,7	62,8	38,3	44,7	48,3	63

QF15A2. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the seller?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who received reimbursement of compensation'

FILTER: ASK QF15A IF QF14 = 6 OR 7 OR 8

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	45	7	31	7	6	18	6	1	3	9	21	18	0	45	35	6	4	24	21
EUR 0	3	1	2	0	0	0	0	0	0	3	3	0	0	3	3	0	0	2	1
	6%	15%	5%	0	0	0	0	0	0	29%	13%	0	0	6%	8%	0	0	7%	5%
EUR 1 - EUR 14	4	0	4	0	0	0	2	0	2	0	2	2	0	4	2	0	2	1	3
	8%	0	12%	0	0	0	28%	0	55%	0	8%	11%	0	8%	5%	0	48%	4%	13%
EUR 15 - EUR 29	4	1	1	2	1	0	1	1	0	1	3	1	0	4	4	0	0	3	1
	10%	14%	3%	32%	14%	0	15%	100%	0	14%	16%	5%	0	10%	12%	0	0	13%	5%
EUR 30 - EUR 59	16	3	12	1	2	4	4	0	2	5	7	4	0	16	13	1	2	6	11
	36%	44%	39%	15%	36%	24%	57%	0	45%	48%	35%	20%	0	36%	38%	18%	52%	24%	50%
EUR 60 - EUR 99	12	1	11	0	0	12	0	0	0	0	3	9	0	12	10	2	0	10	2
	26%	14%	34%	0	0	63%	0	0	0	0	13%	48%	0	26%	28%	31%	0	41%	8%
EUR 100 or more	4	0	0	4	3	1	0	0	0	0	2	2	0	4	3	1	0	2	2
	8%	0	0	53%	50%	3%	0	0	0	0	7%	11%	0	8%	7%	18%	0	7%	10%
Don't know	3	1	2	0	0	2	0	0	0	1	2	1	0	3	1	2	0	1	2
	6%	13%	6%	0	0	10%	0	0	0	9%	8%	6%	0	6%	2%	33%	0	4%	9%
Average	54,2	40,8	47	92,8	99,5	61,8	27,5	15	23,8	40	45,7	64	0	54,2	52,3	100,1	24,3	56	52,1

QF15A1. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the seller?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QF15A IF QF14 = 6 OR 7 OR 8

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	297	105	192	47	93	90	67	47	93	90	33	34	46	135	115
EUR 0	255	94	161	35	83	78	59	35	83	78	28	30	39	117	97
	86%	89%	84%	75%	89%	86%	88%	75%	89%	86%	86%	90%	85%	87%	85%
EUR 1 - EUR 14	4	2	2	0	1	1	2	0	1	1	2	0	1	3	0
	1%	2%	1%	0	1%	1%	3%	0	1%	1%	6%	0	2%	2%	0
EUR 15 - EUR 29	4	1	3	1	1	2	0	1	1	2	0	0	1	1	2
	1%	1%	2%	3%	1%	2%	0	3%	1%	2%	0	0	2%	1%	2%
EUR 30 - EUR 59	16	6	10	4	4	5	4	4	4	5	0	4	3	10	4
	5%	6%	5%	8%	4%	6%	5%	8%	4%	6%	0	10%	5%	7%	4%
EUR 60 - EUR 99	12	1	11	7	2	1	2	7	2	1	2	0	1	2	9
	4%	1%	6%	15%	2%	1%	3%	15%	2%	1%	6%	0	2%	1%	8%
EUR 100 or more	4	1	3	0	1	2	1	0	1	2	1	0	1	1	2
	1%	1%	1%	0	1%	2%	1%	0	1%	2%	3%	0	1%	1%	2%
Don't know	3	1	2	0	2	1	0	0	2	1	0	0	1	2	0
	1%	1%	1%	0	2%	1%	0	0	2%	1%	0	0	2%	1%	0
Average	7,2	4,9	8,5	13,6	3,9	7,9	6,5	13,6	3,9	7,9	9,1	3,9	5,8	5,9	9,5



QF15A1. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the seller?  
If you are not sure, please give an estimate.

'The average is calculated based on all respondents who experienced a problem described as the first or the second most serious problem.'

FILTER: ASK QF15A IF QF14 = 6 OR 7 OR 8

	ACHIEVED EDUCATION				OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	297	37	184	75	31	103	51	20	32	59	171	108	30	265	244	24	28	94	201
EUR 0	255	31	154	69	25	85	45	19	29	52	152	90	30	223	211	19	24	71	181
	86%	84%	84%	91%	80%	82%	87%	95%	90%	89%	89%	83%	100%	84%	87%	77%	86%	76%	90%
EUR 1 - EUR 14	4	0	4	0	0	0	2	0	2	0	2	2	0	4	2	0	2	1	3
	1%	0	2%	0	0	0	3%	0	6%	0	1%	2%	0	1%	1%	0	7%	1%	1%
EUR 15 - EUR 29	4	1	1	2	1	0	1	1	0	1	3	1	0	4	4	0	0	3	1
	1%	3%	1%	3%	3%	0	2%	5%	0	2%	2%	1%	0	2%	2%	0	0	3%	1%
EUR 30 - EUR 59	16	3	12	1	2	4	4	0	2	5	7	4	0	16	13	1	2	6	11
	5%	8%	7%	1%	7%	4%	7%	0	5%	8%	4%	3%	0	6%	5%	4%	7%	6%	5%
EUR 60 - EUR 99	12	1	11	0	0	12	0	0	0	0	3	9	0	12	10	2	0	10	2
	4%	3%	6%	0	0	11%	0	0	0	0	2%	8%	0	4%	4%	7%	0	10%	1%
EUR 100 or more	4	0	0	4	3	1	0	0	0	0	2	2	0	4	3	1	0	2	2
	1%	0	0	5%	10%	1%	0	0	0	0	1%	2%	0	1%	1%	4%	0	2%	1%
Don't know	3	1	2	0	0	2	0	0	0	1	2	1	0	3	1	2	0	1	2
	1%	2%	1%	0	0	2%	0	0	0	1%	1%	1%	0	1%	0	8%	0	1%	1%
Average	7,2	5,6	7,1	8,4	19,7	10,1	3,4	0,8	2,5	4,1	4,6	10,3	0	8,1	6,8	17	3,3	12,9	4,7

QF17. How long did the problem last / has lasted?

FILTER: ASK ALL MODULE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	297	105	192	47	93	90	67	47	93	90	33	34	46	135	115
Less than one day	71 24%	21 20%	49 26%	18 37%	22 24%	19 21%	12 18%	18 37%	22 24%	19 21%	7 21%	5 15%	10 21%	30 22%	31 27%
One day to less than a week	91 31%	36 35%	54 28%	16 35%	28 31%	22 24%	24 36%	16 35%	28 31%	22 24%	8 23%	17 49%	15 33%	42 31%	34 29%
One week to less than one month	94 32%	33 31%	62 32%	8 17%	29 31%	36 41%	21 31%	8 17%	29 31%	36 41%	13 38%	8 24%	15 33%	45 34%	33 29%
One month to less than three months	19 6%	5 4%	14 7%	3 7%	4 4%	7 8%	5 8%	3 7%	4 4%	7 8%	3 9%	2 7%	4 9%	7 5%	8 7%
Three months to less than six months	5 2%	3 3%	2 1%	0 0%	2 2%	0 0%	3 4%	0 0%	2 2%	0 0%	2 6%	1 3%	0 0%	1 1%	4 3%
Six months to less than a year	2 1%	2 2%	0 0%	0 0%	2 2%	0 0%	0 0%	0 0%	2 2%	0 0%	0 0%	0 0%	0 0%	1 1%	1 1%
A year or more	2 1%	2 2%	0 0%	0 0%	2 2%	0 0%	0 0%	0 0%	2 2%	0 0%	0 0%	0 0%	0 0%	2 1%	0 0%
Don't remember	13 4%	4 4%	10 5%	2 5%	4 4%	6 6%	1 2%	2 5%	4 4%	6 6%	1 2%	1 2%	2 5%	7 5%	4 3%
TOTAL 'LESS THAN A MONTH'	255 86%	90 85%	165 86%	42 89%	79 85%	77 85%	57 86%	42 89%	79 85%	77 85%	27 83%	30 89%	40 87%	117 86%	98 85%

1706

QF17. How long did the problem last / has lasted?

FILTER: ASK ALL MODULE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	297	105	192	47	93	90	67	47	93	90	33	34	46	135	115
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	24 8%	8 7%	16 9%	3 7%	6 6%	7 8%	8 12%	3 7%	6 6%	7 8%	5 15%	3 10%	4 9%	8 6%	12 11%
TOTAL 'SIX MONTHS OR MORE'	4 1%	4 4%	0 0	0 0	4 4%	0 0	0 0	0 0	4 4%	0 0	0 0	0 0	0 0	3 2%	1 1%

QF17. How long did the problem last / has lasted?

FILTER: ASK ALL MODULE RESPONDENTS

	ACHIEVED EDUCATION				OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	297	37	184	75	31	103	51	20	32	59	171	108	30	265	244	24	28	94	201
Less than one day	71	5	54	12	3	29	8	6	8	16	34	32	8	63	57	9	5	17	53
	24%	13%	29%	16%	10%	28%	16%	29%	26%	28%	20%	30%	27%	24%	23%	36%	18%	18%	27%
One day to less than a week	91	17	52	22	7	31	10	8	12	22	58	28	4	86	72	5	14	23	68
	31%	47%	28%	29%	24%	30%	20%	41%	38%	37%	34%	25%	14%	33%	30%	20%	49%	25%	34%
One week to less than one month	94	9	54	30	16	29	22	5	10	11	55	33	6	88	81	7	5	43	51
	32%	24%	30%	40%	53%	28%	43%	27%	30%	19%	32%	31%	21%	33%	33%	28%	19%	46%	25%
One month to less than three months	19	2	10	7	1	9	2	1	1	5	8	8	3	15	15	2	2	8	11
	6%	5%	6%	9%	3%	9%	4%	3%	4%	9%	4%	8%	10%	6%	6%	8%	8%	8%	5%
Three months to less than six months	5	1	2	2	1	1	1	0	0	2	3	2	1	4	4	1	0	1	4
	2%	3%	1%	3%	3%	1%	2%	0	0	3%	2%	2%	3%	1%	2%	4%	0	1%	2%
Six months to less than a year	2	1	0	1	0	2	0	0	0	0	1	2	2	1	2	1	0	0	2
	1%	2%	0	1%	0	2%	0	0	0	1%	1%	1%	5%	0	1%	4%	0	0	1%
A year or more	2	0	2	0	0	2	0	0	0	0	2	0	1	1	2	0	0	1	1
	1%	0	1%	0	0	2%	0	0	0	0	1%	0	3%	0	1%	0	0	1%	0
Don't remember	13	2	9	2	2	1	8	0	1	2	9	4	5	8	12	0	2	1	11
	4%	7%	5%	2%	7%	1%	15%	0	2%	3%	6%	4%	16%	3%	5%	0	6%	1%	6%
TOTAL 'LESS THAN A MONTH'	255	31	160	64	27	88	41	19	31	49	148	93	19	237	210	21	24	83	172
	86%	84%	87%	84%	87%	86%	79%	97%	94%	84%	87%	86%	62%	89%	86%	84%	86%	89%	85%

1708

QF17. How long did the problem last / has lasted?

FILTER: ASK ALL MODULE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	297	37	184	75	31	103	51	20	32	59	171	108	30	265	244	24	28	94	201
TOTAL 'ONE MONTH TO LESS THAN SIX MONTHS'	24 8%	3 7%	12 7%	9 12%	2 6%	10 10%	3 6%	1 3%	1 4%	7 12%	11 6%	10 9%	4 14%	19 7%	19 8%	3 12%	2 8%	9 9%	15 7%
TOTAL 'SIX MONTHS OR MORE'	4 1%	1 2%	2 1%	1 1%	0 0	4 4%	0 0	0 0	0 0	0 1%	3 2%	2 1%	2 8%	2 1%	3 1%	1 4%	0 0	1 1%	3 2%

D4\_1. Please indicate to what extent you agree or disagree with each of the following statements:  
 Consumers should NOT always expect a high level of good or service quality, even if they pay a premium price.

FILTER: ASK D4.1 IF RESPONDENT FILLED IN A MARKET MODULE

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	1811	902	908	203	523	595	489	203	523	595	246	243	364	784	657
Totally agree	113 6%	65 7%	49 5%	13 7%	31 6%	32 5%	37 7%	13 7%	31 6%	32 5%	24 10%	13 5%	31 8%	48 6%	35 5%
Tend to agree	123 7%	65 7%	58 6%	18 9%	36 7%	43 7%	27 5%	18 9%	36 7%	43 7%	16 6%	11 5%	29 8%	60 8%	33 5%
Tend to disagree	316 17%	151 17%	165 18%	41 20%	69 13%	110 19%	96 20%	41 20%	69 13%	110 19%	50 20%	46 19%	67 18%	122 16%	127 19%
Totally disagree	1238 68%	616 68%	622 68%	125 62%	385 74%	403 68%	325 66%	125 62%	385 74%	403 68%	155 63%	170 70%	234 64%	548 70%	455 69%
TOTAL 'AGREE'	237 13%	130 14%	106 12%	32 16%	67 13%	75 13%	63 13%	32 16%	67 13%	75 13%	39 16%	24 10%	60 16%	108 14%	68 10%
TOTAL 'DISAGREE'	1554 86%	767 85%	787 87%	166 82%	454 87%	513 86%	421 86%	166 82%	454 87%	513 86%	205 83%	216 89%	301 83%	669 85%	582 89%
Don't know	20 1%	5 1%	15 2%	5 2%	3 1%	7 1%	5 1%	5 2%	3 1%	7 1%	2 1%	3 1%	4 1%	6 1%	7 1%

D4\_1. Please indicate to what extent you agree or disagree with each of the following statements:  
 Consumers should NOT always expect a high level of good or service quality, even if they pay a premium price.

FILTER: ASK D4.1 IF RESPONDENT FILLED IN A MARKET MODULE

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	1811	296	992	518	215	624	280	120	280	280	1098	617	228	1567	1551	74	182	327	1443
Totally agree	113	20	56	37	15	29	19	11	19	19	68	44	16	96	97	6	10	18	93
	6%	7%	6%	7%	7%	5%	7%	9%	7%	7%	6%	7%	7%	6%	6%	8%	6%	5%	6%
Tend to agree	123	9	91	23	7	48	19	10	14	24	71	52	16	105	102	13	8	21	99
	7%	3%	9%	5%	3%	8%	7%	8%	5%	9%	6%	8%	7%	7%	7%	18%	5%	6%	7%
Tend to disagree	316	60	175	82	20	120	49	17	58	51	181	105	38	274	258	12	44	57	248
	17%	20%	18%	16%	9%	19%	17%	14%	21%	18%	16%	17%	17%	17%	17%	16%	24%	17%	17%
Totally disagree	1238	206	657	372	173	422	191	81	187	180	765	410	155	1078	1079	41	116	229	988
	68%	70%	66%	72%	80%	68%	68%	67%	67%	64%	70%	67%	68%	69%	70%	56%	64%	70%	68%
TOTAL 'AGREE'	237	28	148	61	22	77	38	21	33	43	139	96	31	201	199	19	19	38	193
	13%	10%	15%	12%	10%	12%	14%	17%	12%	15%	13%	16%	14%	13%	13%	26%	10%	12%	13%
TOTAL 'DISAGREE'	1554	266	832	454	193	542	240	97	245	231	946	515	193	1352	1337	54	160	285	1236
	86%	90%	84%	88%	89%	87%	86%	81%	87%	82%	86%	83%	84%	86%	86%	72%	88%	87%	86%
Don't know	20	2	13	4	1	5	2	2	2	6	13	6	4	15	15	1	3	3	14
	1%	1%	1%	1%	0	1%	1%	2%	1%	2%	1%	1%	2%	1%	1%	2%	2%	1%	1%

D4\_2. Please indicate to what extent you agree or disagree with each of the following statements:  
 Consumers should NOT expect to be compensated if something goes wrong with a good or a service.

FILTER: ASK D4.2 IF RESPONDENT FILLED IN A MARKET MODULE

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	1811	902	908	203	523	595	489	203	523	595	246	243	364	784	657
Totally agree	70 4%	43 5%	27 3%	7 3%	20 4%	21 4%	22 5%	7 3%	20 4%	21 4%	13 5%	9 4%	15 4%	26 3%	29 4%
Tend to agree	91 5%	48 5%	43 5%	18 9%	17 3%	43 7%	14 3%	18 9%	17 3%	43 7%	6 2%	8 3%	21 6%	38 5%	29 4%
Tend to disagree	435 24%	215 24%	220 24%	63 31%	116 22%	134 22%	123 25%	63 31%	116 22%	134 22%	65 27%	57 24%	100 28%	170 22%	164 25%
Totally disagree	1191 66%	587 65%	604 66%	113 56%	364 70%	387 65%	328 67%	113 56%	364 70%	387 65%	160 65%	168 69%	218 60%	544 69%	429 65%
TOTAL 'AGREE'	161 9%	92 10%	70 8%	25 12%	37 7%	64 11%	36 7%	25 12%	37 7%	64 11%	19 8%	17 7%	36 10%	64 8%	58 9%
TOTAL 'DISAGREE'	1626 90%	803 89%	824 91%	176 86%	480 92%	520 87%	450 92%	176 86%	480 92%	520 87%	225 92%	225 93%	318 87%	713 91%	593 90%
Don't know	23 1%	8 1%	15 2%	3 2%	6 1%	11 2%	3 1%	3 2%	6 1%	11 2%	2 1%	1 0	10 3%	6 1%	6 1%



D4\_2. Please indicate to what extent you agree or disagree with each of the following statements:  
 Consumers should NOT expect to be compensated if something goes wrong with a good or a service.

FILTER: ASK D4.2 IF RESPONDENT FILLED IN A MARKET MODULE

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	1811	296	992	518	215	624	280	120	280	280	1098	617	228	1567	1551	74	182	327	1443
Totally agree	70	14	35	21	8	17	13	12	12	9	48	20	11	59	51	5	14	11	58
	4%	5%	4%	4%	4%	3%	4%	10%	4%	3%	4%	3%	5%	4%	3%	6%	8%	3%	4%
Tend to agree	91	7	64	21	7	28	15	7	10	23	49	40	10	77	77	10	3	9	77
	5%	2%	6%	4%	3%	5%	6%	6%	3%	8%	4%	7%	4%	5%	5%	14%	2%	3%	5%
Tend to disagree	435	79	246	110	36	172	62	18	68	76	243	152	65	366	366	14	54	91	331
	24%	27%	25%	21%	17%	28%	22%	15%	24%	27%	22%	25%	28%	23%	24%	19%	30%	28%	23%
Totally disagree	1191	193	634	362	162	402	188	79	188	167	744	397	136	1050	1036	45	109	213	958
	66%	65%	64%	70%	75%	64%	67%	66%	67%	59%	68%	64%	60%	67%	67%	61%	60%	65%	66%
TOTAL 'AGREE'	161	21	98	42	15	45	28	19	21	32	97	61	21	136	129	15	17	20	135
	9%	7%	10%	8%	7%	7%	10%	15%	8%	11%	9%	10%	9%	9%	8%	20%	9%	6%	9%
TOTAL 'DISAGREE'	1626	272	880	472	198	574	250	97	256	243	987	549	201	1416	1402	59	163	305	1289
	90%	92%	89%	91%	92%	92%	89%	81%	91%	86%	90%	89%	88%	90%	90%	80%	89%	93%	89%
Don't know	23	3	14	5	2	5	2	4	3	6	15	7	7	15	20	0	3	2	19
	1%	1%	1%	1%	1%	1%	1%	4%	1%	2%	1%	1%	3%	1%	1%	0	2%	1%	1%

D4\_3. Please indicate to what extent you agree or disagree with each of the following statements:  
 Consumers should NOT expect to have access to customer service whenever they need it.

FILTER: ASK D4.3 IF RESPONDENT FILLED IN A MARKET MODULE

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	1811	902	908	203	523	595	489	203	523	595	246	243	364	784	657
Totally agree	52 3%	30 3%	22 2%	1 1%	15 3%	18 3%	18 4%	1 1%	15 3%	18 3%	12 5%	5 2%	13 3%	22 3%	18 3%
Tend to agree	98 5%	54 6%	44 5%	15 7%	23 4%	37 6%	24 5%	15 7%	23 4%	37 6%	13 5%	11 4%	20 6%	39 5%	35 5%
Tend to disagree	403 22%	199 22%	204 22%	50 25%	99 19%	125 21%	129 26%	50 25%	99 19%	125 21%	59 24%	69 29%	76 21%	171 22%	155 24%
Totally disagree	1232 68%	609 68%	623 69%	134 66%	382 73%	405 68%	311 64%	134 66%	382 73%	405 68%	159 65%	152 63%	247 68%	545 70%	439 67%
TOTAL 'AGREE'	150 8%	84 9%	66 7%	16 8%	38 7%	55 9%	42 8%	16 8%	38 7%	55 9%	25 10%	16 7%	33 9%	61 8%	53 8%
TOTAL 'DISAGREE'	1635 90%	808 90%	827 91%	184 91%	481 92%	530 89%	440 90%	184 91%	481 92%	530 89%	218 89%	221 91%	323 89%	716 91%	594 90%
Don't know	26 1%	10 1%	16 2%	3 2%	4 1%	11 2%	8 2%	3 2%	4 1%	11 2%	3 1%	5 2%	8 2%	6 1%	10 2%

D4\_3. Please indicate to what extent you agree or disagree with each of the following statements:

Consumers should NOT expect to have access to customer service whenever they need it.

FILTER: ASK D4.3 IF RESPONDENT FILLED IN A MARKET MODULE

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	1811	296	992	518	215	624	280	120	280	280	1098	617	228	1567	1551	74	182	327	1443
Totally agree	52 3%	10 3%	25 3%	17 3%	5 3%	15 2%	13 5%	4 3%	7 3%	8 3%	38 3%	12 2%	11 5%	40 3%	40 3%	5 6%	7 4%	8 3%	42 3%
Tend to agree	98 5%	20 7%	56 6%	22 4%	7 3%	33 5%	17 6%	9 7%	16 6%	15 5%	53 5%	43 7%	8 4%	87 6%	74 5%	10 14%	13 7%	13 4%	83 6%
Tend to disagree	403 22%	82 28%	237 24%	82 16%	44 21%	139 22%	63 22%	18 15%	68 24%	69 25%	238 22%	132 21%	47 21%	353 23%	334 22%	14 18%	54 30%	65 20%	329 23%
Totally disagree	1232 68%	180 61%	655 66%	395 76%	158 73%	433 69%	185 66%	87 72%	183 65%	181 65%	755 69%	421 68%	158 69%	1066 68%	1084 70%	43 58%	104 57%	239 73%	968 67%
TOTAL 'AGREE'	150 8%	30 10%	82 8%	39 7%	12 6%	47 8%	30 11%	12 10%	23 8%	23 8%	91 8%	55 9%	19 8%	128 8%	114 7%	15 20%	20 11%	21 6%	125 9%
TOTAL 'DISAGREE'	1635 90%	263 89%	892 90%	477 92%	202 94%	572 92%	247 88%	105 87%	251 90%	250 89%	993 90%	553 90%	205 90%	1420 91%	1418 91%	56 76%	158 87%	304 93%	1297 90%
Don't know	26 1%	3 1%	19 2%	3 1%	1 0	5 1%	3 1%	3 2%	6 2%	7 2%	14 1%	8 1%	5 2%	20 1%	19 1%	3 4%	4 2%	2 1%	21 1%

D4T. Total level of agreement with statements on consumers expectations

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	1806	901	905	203	523	592	488	203	523	592	246	242	363	783	655
Low expectations ( <i>Agrees with at least one statement</i> )	86 5%	47 5%	38 4%	11 5%	22 4%	30 5%	23 5%	11 5%	22 4%	30 5%	15 6%	8 3%	20 5%	33 4%	30 5%
Medium expectations ( <i>Does not agree with one of two statements</i> )	272 15%	143 16%	129 14%	37 18%	67 13%	97 16%	71 15%	37 18%	67 13%	97 16%	38 15%	34 14%	71 19%	111 14%	88 13%
High expectations ( <i>Does not agree with all three statements</i> )	1448 80%	711 79%	738 81%	155 76%	434 83%	465 79%	394 81%	155 76%	434 83%	465 79%	193 78%	201 83%	273 75%	638 82%	536 82%

D4T. Total level of agreement with statements on consumers expectations

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
<b>TOTAL</b>	1806	296	989	518	215	623	280	120	280	279	1095	616	227	1564	1546	74	182	326	1439
Low expectations ( <i>Agrees with at least one statement</i> )	86 5%	15 5%	50 5%	20 4%	7 3%	24 4%	18 6%	8 7%	11 4%	16 6%	57 5%	27 4%	14 6%	67 4%	61 4%	11 15%	13 7%	11 3%	70 5%
Medium expectations ( <i>Does not agree with one of two statements</i> )	272 15%	33 11%	159 16%	78 15%	25 12%	90 14%	37 13%	26 21%	43 15%	50 18%	146 13%	119 19%	30 13%	239 15%	231 15%	16 21%	24 13%	41 13%	224 16%
High expectations ( <i>Does not agree with all three statements</i> )	1448 80%	248 84%	779 79%	420 81%	183 85%	510 82%	225 80%	86 72%	225 81%	213 76%	892 82%	470 76%	182 80%	1258 80%	1254 81%	47 64%	145 80%	274 84%	1145 80%

D5. Would you say you live in a rural area or village, small or middle sized town, or large town or city?

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	8042	3852	4190	998	1998	2050	2996	998	1998	2050	1241	1755	2341	3337	2320
Rural area or village	2341	1164	1177	271	537	608	926	271	537	608	382	544	2341	0	0
	29%	30%	28%	27%	27%	30%	31%	27%	27%	30%	31%	31%	100%	0	0
Small or middle-sized town	3337	1571	1766	388	864	836	1248	388	864	836	511	737	0	3337	0
	41%	41%	42%	39%	43%	41%	42%	39%	43%	41%	41%	42%	0	100%	0
Large town or city	2320	1096	1224	331	582	595	812	331	582	595	343	469	0	0	2320
	29%	28%	29%	33%	29%	29%	27%	33%	29%	29%	28%	27%	0	0	100%
Don't know	43	20	23	8	15	11	9	8	15	11	5	5	0	0	0
	1%	1%	1%	1%	1%	1%	0	1%	1%	1%	0	0	0	0	0
Not Stated	1	1	0	0	0	0	1	0	0	0	0	1	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

D5. Would you say you live in a rural area or village, small or middle sized town, or large town or city?

	ACHIEVED EDUCATION				OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	8042	1735	4324	1903	619	2033	1300	622	2010	1384	4337	3311	228	1567	1551	74	182	327	1443
Rural area or village	2341	549	1322	458	169	534	425	182	659	355	1245	979	71	291	315	11	37	66	293
	29%	32%	31%	24%	27%	26%	33%	29%	33%	26%	29%	30%	31%	19%	20%	15%	20%	20%	20%
Small or middle-sized town	3337	714	1787	806	254	837	529	280	849	563	1850	1353	80	696	671	34	77	145	621
	41%	41%	41%	42%	41%	41%	41%	45%	42%	41%	43%	41%	35%	44%	43%	46%	42%	44%	43%
Large town or city	2320	467	1204	630	196	651	343	157	495	465	1224	966	76	578	562	27	68	114	527
	29%	27%	28%	33%	32%	32%	26%	25%	25%	34%	28%	29%	33%	37%	36%	37%	38%	35%	37%
Don't know	43	4	11	8	0	11	4	3	6	1	18	12	1	2	3	1	0	2	1
	1%	0	0	0	0	1%	0	1%	0	0	0	0	0	0	0	2%	0	1%	0
Not Stated	1	1	0	0	0	0	0	0	1	0	0	1	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

D6. What is the highest level of education you have achieved?

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	8042	3852	4190	998	1998	2050	2996	998	1998	2050	1241	1755	2341	3337	2320
Primary education: Primary school / Skills for Life or equivalent	619 8%	277 7%	342 8%	21 2%	39 2%	65 3%	494 16%	21 2%	39 2%	65 3%	108 9%	386 22%	285 12%	233 7%	101 4%
Lower secondary education ( <i>usually ages 11-15</i> ): Secondary school / Skillstart or equivalent	1116 14%	540 14%	576 14%	106 11%	118 6%	229 11%	663 22%	106 11%	118 6%	229 11%	216 17%	447 25%	265 11%	481 14%	366 16%
Upper secondary education ( <i>usually ages 16-19</i> ): GCSE / SCE Standard Grades/ General National Vocational Qualification, Apprenticeship/ Scottish National Qualification Higher	3622 45%	1813 47%	1808 43%	555 56%	896 45%	998 49%	1172 39%	555 56%	896 45%	998 49%	594 48%	578 33%	1162 50%	1497 45%	953 41%
Post-secondary education ( <i>after secondary school, not including university or equivalent</i> ): HE Access	702 9%	326 8%	376 9%	150 15%	185 9%	191 9%	176 6%	150 15%	185 9%	191 9%	84 7%	92 5%	160 7%	289 9%	251 11%
University (undergraduate and post-graduate) or equivalent vocational training: Bachelor's Degree / Master's Degree / National Vocational Qualification ( <i>Level 4 or 5</i> )	1800 22%	814 21%	987 24%	158 16%	711 36%	508 25%	424 14%	158 16%	711 36%	508 25%	218 18%	206 12%	434 19%	763 23%	596 26%
PHD/ advanced research qualification: Doctor of Philosophy	103 1%	50 1%	53 1%	1 0	32 2%	39 2%	31 1%	1 0	32 2%	39 2%	11 1%	20 1%	24 1%	43 1%	34 1%
TOTAL 'LOW'	1735 22%	817 21%	918 22%	126 13%	157 8%	294 14%	1157 39%	126 13%	157 8%	294 14%	324 26%	834 47%	549 23%	714 21%	467 20%

1720



D6. What is the highest level of education you have achieved?

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	8042	3852	4190	998	1998	2050	2996	998	1998	2050	1241	1755	2341	3337	2320
TOTAL 'MEDIUM'	4324	2140	2184	705	1081	1190	1348	705	1081	1190	678	670	1322	1787	1204
	54%	56%	52%	71%	54%	58%	45%	71%	54%	58%	55%	38%	56%	54%	52%
TOTAL 'HIGH'	1903	864	1039	158	742	547	455	158	742	547	230	225	458	806	630
	24%	22%	25%	16%	37%	27%	15%	16%	37%	27%	19%	13%	20%	24%	27%
Don't know	80	32	49	9	18	18	36	9	18	18	9	26	11	30	19
	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	2%	0	1%	1%

D6. What is the highest level of education you have achieved?

	ACHIEVED EDUCATION				OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
<b>TOTAL</b>	8042	1735	4324	1903	619	2033	1300	622	2010	1384	4337	3311	228	1567	1551	74	182	327	1443
Primary education: Primary school / Skills for Life or equivalent	619	619	0	0	20	15	49	28	411	94	403	199	5	41	18	4	24	5	41
	8%	36%	0	0	3%	1%	4%	5%	20%	7%	9%	6%	2%	3%	1%	5%	13%	2%	3%
Lower secondary education ( <i>usually ages 11-15</i> ): Secondary school / Skillstart or equivalent	1116	1116	0	0	38	71	239	73	428	257	792	281	30	220	153	23	73	16	230
	14%	64%	0	0	6%	4%	18%	12%	21%	19%	18%	8%	13%	14%	10%	31%	40%	5%	16%
Upper secondary education ( <i>usually ages 16-19</i> ): GCSE / SCE Standard Grades/ General National Vocational Qualification, Apprenticeship/ Scottish National Qualification Higher	3622	0	3622	0	262	752	826	351	735	669	2104	1315	119	670	701	32	62	114	666
	45%	0	84%	0	42%	37%	63%	56%	37%	48%	49%	40%	52%	43%	45%	44%	34%	35%	46%
Post-secondary education ( <i>after secondary school, not including university or equivalent</i> ): HE Access	702	0	702	0	50	267	78	59	120	120	318	354	18	173	178	8	8	46	141
	9%	0	16%	0	8%	13%	6%	10%	6%	9%	7%	11%	8%	11%	11%	11%	5%	14%	10%
University (undergraduate and post-graduate) or equivalent vocational training: Bachelor's Degree / Master's Degree / National Vocational Qualification ( <i>Level 4 or 5</i> )	1800	0	0	1800	218	882	101	97	270	224	652	1072	55	428	464	7	12	135	337
	22%	0	0	95%	35%	43%	8%	16%	13%	16%	15%	32%	24%	27%	30%	9%	6%	41%	23%
PHD/ advanced research qualification: Doctor of Philosophy	103	0	0	103	29	38	4	8	19	5	31	70	2	32	36	0	0	10	25
	1%	0	0	5%	5%	2%	0	1%	1%	0	1%	2%	1%	2%	2%	0	0	3%	2%
<b>TOTAL 'LOW'</b>	1735	1735	0	0	58	86	288	101	839	351	1196	480	35	261	171	27	98	21	271
	22%	100%	0	0	9%	4%	22%	16%	42%	25%	28%	15%	15%	17%	11%	36%	54%	7%	19%

1722

D6. What is the highest level of education you have achieved?

	ACHIEVED EDUCATION			OCCUPATION							HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	8042	1735	4324	1903	619	2033	1300	622	2010	1384	4337	3311	228	1567	1551	74	182	327	1443
TOTAL 'MEDIUM'	4324	0	4324	0	312	1019	903	410	855	789	2423	1669	136	843	879	40	71	160	807
	54%	0	100%	0	50%	50%	69%	66%	43%	57%	56%	50%	60%	54%	57%	55%	39%	49%	56%
TOTAL 'HIGH'	1903	0	0	1903	247	920	105	105	289	228	684	1142	57	460	500	7	12	145	362
	24%	0	0	100%	40%	45%	8%	17%	14%	16%	16%	34%	25%	29%	32%	9%	6%	44%	25%
Don't know	80	0	0	0	2	8	4	5	27	16	35	19	0	4	1	0	2	0	3
	1%	0	0	0	0	0	0	1%	1%	1%	1%	1%	0	0	0	0	1%	0	0

D7. What is your current occupation?

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	8042	3852	4190	998	1998	2050	2996	998	1998	2050	1241	1755	2341	3337	2320
Self-employed	619	393	226	23	167	283	146	23	167	283	122	24	169	254	196
	8%	10%	5%	2%	8%	14%	5%	2%	8%	14%	10%	1%	7%	8%	8%
Manager	350	195	155	9	134	155	51	9	134	155	43	8	87	146	116
	4%	5%	4%	1%	7%	8%	2%	1%	7%	8%	3%	0	4%	4%	5%
Other white collar	1683	649	1033	127	672	655	228	127	672	655	208	20	446	691	535
	21%	17%	25%	13%	34%	32%	8%	13%	34%	32%	17%	1%	19%	21%	23%
Blue collar	1300	851	450	133	454	490	224	133	454	490	198	26	425	529	343
	16%	22%	11%	13%	23%	24%	7%	13%	23%	24%	16%	1%	18%	16%	15%
Student	543	261	282	474	61	6	2	474	61	6	1	1	117	207	218
	7%	7%	7%	47%	3%	0	0	47%	3%	0	0	0	5%	6%	9%
House-person and other not in employment	841	105	736	59	248	244	291	59	248	244	188	103	238	356	247
	10%	3%	18%	6%	12%	12%	10%	6%	12%	12%	15%	6%	10%	11%	11%
Seeking a job	622	343	278	151	236	167	68	151	236	167	67	1	182	280	157
	8%	9%	7%	15%	12%	8%	2%	15%	12%	8%	5%	0	8%	8%	7%
Retired	2010	1012	998	0	2	31	1976	0	2	31	407	1569	659	849	495
	25%	26%	24%	0	0	2%	66%	0	0	2%	33%	89%	28%	25%	21%
TOTAL 'SELF-EMPLOYED'	619	393	226	23	167	283	146	23	167	283	122	24	169	254	196
	8%	10%	5%	2%	8%	14%	5%	2%	8%	14%	10%	1%	7%	8%	8%

D7. What is your current occupation?

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	8042	3852	4190	998	1998	2050	2996	998	1998	2050	1241	1755	2341	3337	2320
TOTAL 'EMPLOYEE'	2033	844	1189	136	807	810	280	136	807	810	252	28	534	837	651
	25%	22%	28%	14%	40%	40%	9%	14%	40%	40%	20%	2%	23%	25%	28%
TOTAL 'MANUAL WORKER'	1300	851	450	133	454	490	224	133	454	490	198	26	425	529	343
	16%	22%	11%	13%	23%	24%	7%	13%	23%	24%	16%	1%	18%	16%	15%
TOTAL 'WITHOUT A PROFESSIONAL ACTIVITY'	4015	1721	2294	684	546	449	2337	684	546	449	662	1675	1195	1693	1117
	50%	45%	55%	69%	27%	22%	78%	69%	27%	22%	53%	95%	51%	51%	48%
Don't know	74	43	31	23	25	17	10	23	25	17	7	3	19	25	13
	1%	1%	1%	2%	1%	1%	0	2%	1%	1%	1%	0	1%	1%	1%

D7. What is your current occupation?

	ACHIEVED EDUCATION				OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	8042	1735	4324	1903	619	2033	1300	622	2010	1384	4337	3311	228	1567	1551	74	182	327	1443
Self-employed	619	58	312	247	619	0	0	0	0	0	286	311	23	190	211	2	3	53	162
	8%	3%	7%	13%	100%	0	0	0	0	0	7%	9%	10%	12%	14%	3%	2%	16%	11%
Manager	350	6	83	259	0	350	0	0	0	0	85	255	6	93	98	1	1	26	70
	4%	0	2%	14%	0	17%	0	0	0	0	2%	8%	3%	6%	6%	2%	1%	8%	5%
Other white collar	1683	80	936	661	0	1683	0	0	0	0	835	757	71	449	495	20	9	103	413
	21%	5%	22%	35%	0	83%	0	0	0	0	19%	23%	31%	29%	32%	26%	5%	32%	29%
Blue collar	1300	288	903	105	0	0	1300	0	0	0	793	439	40	235	231	16	33	43	230
	16%	17%	21%	6%	0	0	100%	0	0	0	18%	13%	17%	15%	15%	21%	18%	13%	16%
Student	543	64	351	127	0	0	0	0	0	543	241	236	22	105	125	2	0	31	96
	7%	4%	8%	7%	0	0	0	0	0	39%	6%	7%	10%	7%	8%	3%	0	9%	7%
House-person and other not in employment	841	287	438	101	0	0	0	0	0	841	605	213	11	142	124	9	21	16	129
	10%	17%	10%	5%	0	0	0	0	0	61%	14%	6%	5%	9%	8%	12%	12%	5%	9%
Seeking a job	622	101	410	105	0	0	0	622	0	0	476	111	22	97	105	4	10	24	96
	8%	6%	9%	6%	0	0	0	100%	0	0	11%	3%	10%	6%	7%	6%	6%	7%	7%
Retired	2010	839	855	289	0	0	0	0	2010	0	987	963	33	246	155	20	104	32	239
	25%	48%	20%	15%	0	0	0	0	100%	0	23%	29%	15%	16%	10%	27%	57%	10%	17%
TOTAL 'SELF-EMPLOYED'	619	58	312	247	619	0	0	0	0	0	286	311	23	190	211	2	3	53	162
	8%	3%	7%	13%	100%	0	0	0	0	0	7%	9%	10%	12%	14%	3%	2%	16%	11%

D7. What is your current occupation?

	ACHIEVED EDUCATION				OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	8042	1735	4324	1903	619	2033	1300	622	2010	1384	4337	3311	228	1567	1551	74	182	327	1443
TOTAL 'EMPLOYEE'	2033	86	1019	920	0	2033	0	0	0	0	919	1012	78	542	593	21	10	129	483
	25%	5%	24%	48%	0	100%	0	0	0	0	21%	31%	34%	35%	38%	28%	5%	40%	33%
TOTAL 'MANUAL WORKER'	1300	288	903	105	0	0	1300	0	0	0	793	439	40	235	231	16	33	43	230
	16%	17%	21%	6%	0	0	100%	0	0	0	18%	13%	17%	15%	15%	21%	18%	13%	16%
TOTAL 'WITHOUT A PROFESSIONAL ACTIVITY'	4015	1291	2054	622	0	0	0	622	2010	1384	2309	1523	88	591	509	36	135	102	560
	50%	74%	48%	33%	0	0	0	100%	100%	100%	53%	46%	38%	38%	33%	48%	74%	31%	39%
Don't know	74	11	35	10	0	0	0	0	0	0	30	25	0	9	7	0	1	0	8
	1%	1%	1%	1%	0	0	0	0	0	0	1%	1%	0	1%	0	0	1%	0	1%

D8. Thinking about your household's financial situation would you say that making ends meet every month is...?

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
<b>TOTAL</b>	8042	3852	4190	998	1998	2050	2996	998	1998	2050	1241	1755	2341	3337	2320
Very difficult	1010	456	553	97	216	299	398	97	216	299	156	242	270	445	292
	13%	12%	13%	10%	11%	15%	13%	10%	11%	15%	13%	14%	12%	13%	13%
Fairly difficult	3327	1539	1788	402	848	904	1174	402	848	904	532	642	974	1404	932
	41%	40%	43%	40%	42%	44%	39%	40%	42%	44%	43%	37%	42%	42%	40%
Fairly easy	2942	1472	1471	348	787	679	1128	348	787	679	423	705	898	1202	831
	37%	38%	35%	35%	39%	33%	38%	35%	39%	33%	34%	40%	38%	36%	36%
Very easy	369	199	170	35	61	83	190	35	61	83	82	108	81	151	134
	5%	5%	4%	4%	3%	4%	6%	4%	3%	4%	7%	6%	3%	5%	6%
Don't know	394	186	208	115	86	85	107	115	86	85	48	59	117	134	130
	5%	5%	5%	12%	4%	4%	4%	12%	4%	4%	4%	3%	5%	4%	6%
<b>TOTAL 'DIFFICULT'</b>	4337	1995	2342	499	1064	1203	1571	499	1064	1203	688	884	1245	1850	1224
	54%	52%	56%	50%	53%	59%	52%	50%	53%	59%	55%	50%	53%	55%	53%
<b>TOTAL 'EASY'</b>	3311	1670	1641	384	848	762	1318	384	848	762	505	813	979	1353	966
	41%	43%	39%	38%	42%	37%	44%	38%	42%	37%	41%	46%	42%	41%	42%



D8. Thinking about your household's financial situation would you say that making ends meet every month is...?

	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL		
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
<b>TOTAL</b>	8042	1735	4324	1903	619	2033	1300	622	2010	1384	4337	3311	228	1567	1551	74	182	327	1443
Very difficult	1010	417	495	93	64	128	158	210	245	200	1010	0	38	245	211	12	61	36	241
	13%	24%	11%	5%	10%	6%	12%	34%	12%	14%	23%	0	17%	16%	14%	16%	33%	11%	17%
Fairly difficult	3327	779	1928	590	222	791	634	266	742	646	3327	0	118	690	692	40	81	127	667
	41%	45%	45%	31%	36%	39%	49%	43%	37%	47%	77%	0	52%	44%	45%	54%	44%	39%	46%
Fairly easy	2942	441	1519	965	254	904	410	101	831	418	0	2942	54	481	493	18	30	133	396
	37%	25%	35%	51%	41%	44%	32%	16%	41%	30%	0	89%	24%	31%	32%	25%	16%	41%	27%
Very easy	369	39	151	178	57	108	29	11	133	30	0	369	8	68	71	0	4	23	52
	5%	2%	3%	9%	9%	5%	2%	2%	7%	2%	0	11%	4%	4%	5%	0	2%	7%	4%
Don't know	394	59	232	77	22	101	69	34	59	90	0	0	10	84	83	4	7	7	86
	5%	3%	5%	4%	4%	5%	5%	5%	3%	7%	0	0	4%	5%	5%	5%	4%	2%	6%
<b>TOTAL 'DIFFICULT'</b>	4337	1196	2423	684	286	919	793	476	987	846	4337	0	156	935	903	52	141	164	908
	54%	69%	56%	36%	46%	45%	61%	77%	49%	61%	100%	0	68%	60%	58%	70%	78%	50%	63%
<b>TOTAL 'EASY'</b>	3311	480	1669	1142	311	1012	439	111	963	448	0	3311	62	548	565	18	34	156	448
	41%	28%	39%	60%	50%	50%	34%	18%	48%	32%	0	100%	27%	35%	36%	25%	19%	48%	31%

D9. How frequently do you use the internet?

ONLY FOR FACE-TO-FACE RESPONDENTS

	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION			
	Total	Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
<b>TOTAL</b>	1811	902	908	203	523	595	489	203	523	595	246	243	364	784	657
Every day or almost every day	1426	725	701	192	479	489	266	192	479	489	173	94	297	608	520
	79%	80%	77%	95%	91%	82%	54%	95%	91%	82%	70%	39%	82%	78%	79%
Once a week	125	63	62	1	17	52	54	1	17	52	21	33	18	64	42
	7%	7%	7%	0	3%	9%	11%	0	3%	9%	9%	13%	5%	8%	6%
2 or 3 times a month	56	21	35	8	5	18	25	8	5	18	14	11	8	23	24
	3%	2%	4%	4%	1%	3%	5%	4%	1%	3%	6%	5%	2%	3%	4%
Once a month	18	6	11	0	4	6	8	0	4	6	4	4	4	11	3
	1%	1%	1%	0	1%	1%	2%	0	1%	1%	2%	2%	1%	1%	0
A couple of times a year or less often	11	5	6	0	1	0	10	0	1	0	5	5	3	9	0
	1%	1%	1%	0	0	0	2%	0	0	0	2%	2%	1%	1%	0
Never	171	80	91	2	17	29	123	2	17	29	27	96	35	68	68
	9%	9%	10%	1%	3%	5%	25%	1%	3%	5%	11%	39%	10%	9%	10%
Don't know	4	2	2	0	0	1	3	0	0	1	2	1	0	2	0
	0	0	0	0	0	0	1%	0	0	0	1%	0	0	0	0
<b>TOTAL 'FREQUENT USER'</b>	1551	788	763	193	496	541	321	193	496	541	194	127	315	671	562
	86%	87%	84%	95%	95%	91%	66%	95%	95%	91%	79%	52%	87%	86%	85%
<b>TOTAL 'SEVERAL TIMES A MONTH'</b>	74	27	47	8	9	24	33	8	9	24	18	15	11	34	27
	4%	3%	5%	4%	2%	4%	7%	4%	2%	4%	7%	6%	3%	4%	4%

1730

D9. How frequently do you use the internet?

ONLY FOR FACE-TO-FACE RESPONDENTS

	Total	GENDER		AGE				AGE_New					SUBJECTIVE URBANISATION		
		Male	Female	18-24	25-39	40-54	55 or more	18-24	25-39	40-54	55-64	65 or more	Rural area or village	Small or middle-sized town	Large town or city
TOTAL	1811	902	908	203	523	595	489	203	523	595	246	243	364	784	657
TOTAL 'LESS OFTEN OR NEVER'	182	85	97	2	18	29	133	2	18	29	32	101	37	77	68
	10%	9%	11%	1%	3%	5%	27%	1%	3%	5%	13%	41%	10%	10%	10%

D9. How frequently do you use the internet?

ONLY FOR FACE-TO-FACE RESPONDENTS

	ACHIEVED EDUCATION				OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
	Total	Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	1811	296	992	518	215	624	280	120	280	280	1098	617	228	1567	1551	74	182	327	1443
Every day or almost every day	1426	135	797	492	201	573	199	100	122	226	808	538	178	1239	1426	0	0	304	1099
	79%	46%	80%	95%	93%	92%	71%	83%	43%	80%	74%	87%	78%	79%	92%	0	0	93%	76%
Once a week	125	36	81	7	9	20	32	6	34	23	95	27	8	115	125	0	0	8	114
	7%	12%	8%	1%	4%	3%	12%	5%	12%	8%	9%	4%	4%	7%	8%	0	0	2%	8%
2 or 3 times a month	56	23	27	6	0	15	13	3	16	8	41	12	7	46	0	56	0	3	50
	3%	8%	3%	1%	0	2%	5%	3%	6%	3%	4%	2%	3%	3%	0	76%	0	1%	3%
Once a month	18	4	13	1	2	6	3	1	4	3	11	6	2	16	0	18	0	1	16
	1%	1%	1%	0	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	0	24%	0	0	1%
A couple of times a year or less often	11	5	4	2	0	1	2	2	7	0	7	3	4	7	0	0	11	1	10
	1%	2%	0	0	0	0	1%	2%	2%	0	1%	0	2%	0	0	0	6%	0	1%
Never	171	92	67	9	3	9	31	9	97	21	134	31	29	142	0	0	171	8	153
	9%	31%	7%	2%	1%	1%	11%	7%	35%	7%	12%	5%	13%	9%	0	0	94%	3%	11%
Don't know	4	0	3	0	0	1	0	0	1	0	2	0	0	2	0	0	0	1	1
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL 'FREQUENT USER'	1551	171	879	500	211	593	231	105	155	249	903	565	186	1355	1551	0	0	312	1212
	86%	58%	89%	96%	98%	95%	83%	88%	55%	89%	82%	92%	81%	86%	100%	0	0	95%	84%
TOTAL 'SEVERAL TIMES A MONTH'	74	27	40	7	2	21	16	4	20	11	52	18	9	62	0	74	0	4	67
	4%	9%	4%	1%	1%	3%	6%	4%	7%	4%	5%	3%	4%	4%	0	100%	0	1%	5%

1732

D9. How frequently do you use the internet?

ONLY FOR FACE-TO-FACE RESPONDENTS

	Total	ACHIEVED EDUCATION			OCCUPATION						HOUSEHOLD'S FINANCIAL SITUATION		ACTION TAKEN BY CONSUMER		INTERNET USE			SALES CHANNEL	
		Low	Medium	High	Self-employed	Employee	Manual worker	Seeking a job	Retired	Others Without a professional activity	Difficult	Easy	Have not taken any action	Have taken action	Frequent	Several times a month	Rarely or never	Over the internet	Other sales channels
TOTAL	1811	296	992	518	215	624	280	120	280	280	1098	617	228	1567	1551	74	182	327	1443
TOTAL 'LESS OFTEN OR NEVER'	182	98	71	12	3	10	33	10	104	21	141	34	33	149	0	0	182	10	163
	10%	33%	7%	2%	1%	2%	12%	9%	37%	7%	13%	6%	14%	10%	0	0	100%	3%	11%

## Annex V. Data tables for pilot consumer survey

B1. Country Code

	Total	UK	France
TOTAL	2000	1000	1000
UK	1000 50%	1000 100%	0 0
France	1000 50%	0 0	1000 100%

D1. Gender

	Total	UK	France
TOTAL	2000	1000	1000
Male	964 48%	488 49%	476 48%
Female	1036 52%	512 51%	524 52%



D2. How old are you?

	Total	UK	France
TOTAL	2000	1000	1000
18-24	270 14%	158 16%	112 11%
25-39	489 24%	242 24%	247 25%
40-54	522 26%	257 26%	265 27%
55 or more	719 36%	343 34%	376 38%
Refused	0 0	0 0	0 0
Average	46.6	46	47.2

D3. In which region do you live?

	Total	UK	France
TOTAL	2000	1000	1000
UK			
North East	42 2%	42 4%	0 0
North West	111 6%	111 11%	0 0
Scotland	84 4%	84 8%	0 0
Yorkshire & Humberside	86 4%	86 9%	0 0
East Midlands	73 4%	73 7%	0 0
West Midlands	87 4%	87 9%	0 0
East of England	93 5%	93 9%	0 0
London	123 6%	123 12%	0 0
South East	136 7%	136 14%	0 0
Wales	48 2%	48 5%	0 0
South West	87 4%	87 9%	0 0
Northern Ireland	30 1%	30 3%	0 0
Refusal	0 0	0 0	0 0

D3. In which region do you live?

	Total	UK	France
TOTAL	2000	1000	1000
FRANCE			
Alsace	30 2%	0 0	30 3%
Aquitaine	54 3%	0 0	54 5%
Auvergne	23 1%	0 0	23 2%
Basse-Normandie	25 1%	0 0	25 2%
Bourgogne	27 1%	0 0	27 3%
Bretagne	53 3%	0 0	53 5%
Centre	42 2%	0 0	42 4%
Champagne-Ardenne	22 1%	0 0	22 2%
Franche Comté	19 1%	0 0	19 2%
Haute-Normandie	30 2%	0 0	30 3%
Ile-de-France	172 9%	0 0	172 17%
Languedoc-Roussillon	43 2%	0 0	43 4%
Limousin	12 1%	0 0	12 1%

D3. In which region do you live?

	Total	UK	France
TOTAL	2000	1000	1000
Lorraine	38 2%	0 0	38 4%
Midi Pyrénées	47 2%	0 0	47 5%
Nord-Pas-de-Calais	66 3%	0 0	66 7%
Pays-de-la-Loire	58 3%	0 0	58 6%
Picardie	31 2%	0 0	31 3%
Poitou-Charentes	30 1%	0 0	30 3%
Provence-Alpes-Cote d'Azur (PACA)	80 4%	0 0	80 8%
Rhone-Alpes	98 5%	0 0	98 10%
Refuse	0 0	0 0	0 0

DS1. Does looking at the list below remind you of any problems experienced in the last 12 months for which you feel you had a legitimate cause for complaint?

- Faulty goods or services
- Late or no delivery
- Billing issues

	Total	UK	France
TOTAL	669	332	337
Yes	386 58%	219 66%	167 50%
No	283 42%	113 34%	170 50%
Don't know	0 0	0 0	0 0

DS2a. Please indicate all goods or services you have had a problem with in the last 12 months, either with the goods or services or the seller/provider. It doesn't matter whether or not you complained about the problem, but it must be something for which you had a legitimate cause for complaint.

FILTER: ASK DS2A IF 'NO' OR 'DK', CODE 2 OR 3, IN DS1

	Total	UK	France
TOTAL	283	113	170
Mobile telephone services	16 6%	6 5%	10 6%
Electricity services	4 1%	1 1%	3 2%
Loans or credit	4 1%	0 0	4 2%
Credit cards	10 4%	3 3%	7 4%
Large household appliances	5 2%	2 2%	3 2%
Train services	18 6%	9 8%	9 5%
Clothing, footwear and bags	9 3%	1 1%	8 5%
Other goods or services	9 3%	3 3%	6 3%
Did not have any problem	222 79%	90 79%	132 78%
AT LEAST ONE RELEVANT MARKET	37 13%	11 10%	25 15%
Don't know	1 0	1 1%	0 0

DS2b. Please look through the list below and indicate all goods or services you have had a problem with in the last 12 months, either with the goods or services or the seller/provider, for which you consider you had a legitimate cause for complaint.

FILTER: ASK DS2B IF 'YES', CODE 1, IN DS1

	Total	UK	France
TOTAL	386	219	167
Mobile telephone services	115 30%	67 30%	48 29%
Electricity services	42 11%	30 14%	12 7%
Loans or credit	23 6%	9 4%	14 9%
Credit cards	33 9%	15 7%	18 11%
Large household appliances	44 11%	24 11%	20 12%
Train services	61 16%	32 15%	29 17%
Clothing, footwear and bags	102 26%	68 31%	34 21%
Other goods or services	198 51%	111 51%	87 52%
Did not have any problem	9 2%	2 1%	7 4%
AT LEAST ONE RELEVANT MARKET	220 57%	130 59%	90 54%
Don't know	0 0	0 0	0 0

DS3. With which of the goods or services listed below did you have the most serious problem (i.e. that caused you the most trouble or cost)?

FILTER: ASK DS3 IF SEVERALCHOICES IN DS2A OR IN DS2B

	Total	UK	France
TOTAL	113	59	53
Mobile telephone services	30 27%	16 26%	15 27%
Electricity services	11 10%	7 12%	4 8%
Loans or credit	7 6%	2 4%	5 9%
Credit cards	8 7%	3 5%	5 10%
Large household appliances	19 17%	12 20%	7 13%
Train services	20 17%	6 11%	13 25%
Clothing, footwear and bags	17 15%	13 22%	4 7%
AT LEAST ONE RELEVANT MARKET	82 72%	46 77%	36 67%
Don't know	0 0	0 0	0 0



Sum1DS. Summary of Incidence for Short Screener

	Total	UK	France
TOTAL	669	332	337
Total Mobile telephone services	131 20%	72 22%	59 17%
Total Electricity services	46 7%	31 9%	15 4%
Total Loans, credits and Credit cards	66 10%	27 8%	39 12%
Total Large household appliances	50 7%	26 8%	24 7%
Total Train services	78 12%	41 12%	37 11%
Total Clothing, footwear and bags	112 17%	69 21%	43 13%
Total Short screener	302 45%	174 52%	128 38%
Not Stated	367 55%	159 48%	208 62%

DM1. Does looking at the list below remind you of any problems experienced in the last 12 months for which you feel you had a legitimate cause for complaint?

- Faulty goods or services
- Late or no delivery
- Billing issues

	Total	UK	France
TOTAL	669	333	336
Yes	383 57%	199 60%	185 55%
No	286 43%	135 40%	151 45%
Don't know	0 0	0 0	0 0

DM2. Does looking at the list of sales channels below remind you of any problems experienced in the last 12 months for which you feel you had a legitimate cause for complaint?

- Shop or other sales point
- Internet
- Mail order, delivery or postal services

	Total	UK	France
TOTAL	669	333	336
Yes	377 56%	190 57%	187 56%
No	292 44%	143 43%	149 44%
Don't know	0 0	0 0	0 0

DM3a. Please indicate all goods or services you have had a problem with in the last 12 months, either with the goods or services or the seller/provider. It doesn't matter whether or not you complained about the problem, but it must be something for which you had a legitimate cause for complaint.

FILTER: ASK DM3A IF 'NO' OR 'DK', CODE 2 OR 3, IN DM1 AND DM2

	Total	UK	France
TOTAL	252	121	131
Mobile telephone services	9 4%	3 2%	7 5%
Electricity services	4 2%	2 2%	2 2%
Loans or credit	1 0	0 0	1 1%
Credit cards	4 1%	1 1%	3 2%
Large household appliances	2 1%	1 1%	1 1%
Train services	14 6%	12 10%	3 2%
Clothing, footwear and bags	4 1%	1 1%	2 2%
Other goods or services	12 5%	5 4%	7 5%
Did not have any problem	209 83%	101 84%	108 82%
AT LEAST ONE RELEVANT MARKET	20 8%	6 5%	14 10%
Don't know	0 0	0 0	0 0

DM3b. Please look through the list below and indicate all goods or services you have had a problem with in the last 12 months, either with the goods or services or the seller/provider, for which you consider you had a legitimate cause for complaint.

FILTER: ASK DM3B IF 'YES', CODE 1, IN EITHER DM1 OR DM2

	Total	UK	France
TOTAL	417	213	204
Mobile telephone services	126 30%	59 28%	68 33%
Electricity services	50 12%	26 12%	25 12%
Loans or credit	29 7%	12 6%	17 8%
Credit cards	31 8%	14 7%	17 8%
Large household appliances	51 12%	29 14%	22 11%
Train services	50 12%	32 15%	18 9%
Clothing, footwear and bags	93 22%	51 24%	42 21%
Other goods or services	192 46%	103 48%	89 44%
Did not have any problem	32 8%	15 7%	17 8%
AT LEAST ONE RELEVANT MARKET	219 53%	108 51%	111 54%
Don't know	0 0	0 0	0 0

DM4. With which of the goods or services listed below did you have the most serious problem (i.e. that caused you the most trouble or cost)?

FILTER: ASK DM4 IF SEVERALCHOICES IN DM3A OR DM3B

	Total	UK	France
TOTAL	104	56	48
Mobile telephone services	34 33%	17 31%	17 35%
Electricity services	15 15%	7 12%	8 17%
Loans or credit	7 6%	5 9%	2 4%
Credit cards	8 7%	1 2%	7 14%
Large household appliances	13 13%	8 14%	5 11%
Train services	12 12%	11 20%	1 2%
Clothing, footwear and bags	15 15%	7 12%	9 18%
AT LEAST ONE RELEVANT MARKET	77 74%	38 68%	39 81%
Don't know	0 0	0 0	0 0

Sum2DM. Summary of Incidence for Medium Screener

	Total	UK	France
TOTAL	669	333	336
Total Mobile telephone services	136 20%	61 18%	74 22%
Total Electricity services	55 8%	28 8%	27 8%
Total Loans, credits and Credit cards	61 9%	28 8%	33 10%
Total Large household appliances	53 8%	30 9%	23 7%
Total Train services	65 10%	44 13%	21 6%
Total Clothing, footwear and bags	96 14%	52 16%	44 13%
Total Medium screener	286 43%	148 44%	138 41%
Not Stated	383 57%	185 56%	198 59%

DL1. From the list below please indicate all goods or services you have had a problem with in the last 12 months, either with the goods or services or the seller/provider. It doesn't matter whether or not you complained about the problem, but it must be something for which you had a legitimate cause for complaint.

	Total	UK	France
TOTAL	662	334	327
Mobile telephone services	155 23%	81 24%	74 23%
Electricity services	71 11%	46 14%	26 8%
Loans or credit	31 5%	10 3%	21 6%
Credit cards	58 9%	29 9%	29 9%
Large household appliances	89 13%	43 13%	46 14%
Train services	93 14%	59 18%	34 10%
Clothing, footwear and bags	81 12%	48 14%	33 10%
Other goods or services	105 16%	67 20%	39 12%
Did not have any problem	299 45%	139 42%	160 49%
AT LEAST ONE RELEVANT MARKET	257 39%	127 38%	130 40%
Don't know	0 0	0 0	0 0



DL2a. Does looking at the list below remind you of any problems experienced in the last 12 months for which you feel you had a legitimate cause for complaint?

- Faulty goods or services
- Late or no delivery
- Billing issues

FILTER: ASK DL2A IF 'DID NOT HAVE ANY PROBLEM' OR 'DK', CODE 9 OR 10, IN DL1

	Total	UK	France
TOTAL	299	139	160
Yes	71 24%	36 26%	35 22%
No	227 76%	104 74%	123 77%
Don't know	1 0	0 0	1 1%

DL2b. Does looking at the list below remind you of any OTHER problems experienced in the last 12 months for which you feel you had a legitimate cause for complaint?

- Faulty goods or services
- Late or no delivery
- Billing issues
- Poor customer service
- Misleading information or advertising
- Guarantee or warranty not honoured
- No or inadequate compensation offered when something went wrong
- Problems cancelling a contract

FILTER: ASK DL2B IF AT LEAST ONE MARKET OR 'OTHER GOODS OR SERVICES', CODES 1 TO 8, IN DL1

	Total	UK	France
TOTAL	362	195	168
Yes	262	149	113
	72%	76%	68%
No	101	46	55
	28%	24%	32%
Don't know	0	0	0
	0	0	0



DL3A. Does looking at the list of sales channels below remind you of any problems experienced in the last 12 months for which you feel you had a legitimate cause for complaint?

- Shop or other sales point
- Internet
- Mail order, delivery or postal services

FILTER: ASK DL3A IF 'DID NOT HAVE ANY PROBLEM' OR 'DK' , CODE 9 OR 10, IN DL1 AND 'NO' OR 'DK', CODE 2 OR 3, IN DL2A/DL2B

	Total	UK	France
TOTAL	228	104	124
Yes	21 9%	8 7%	13 11%
No	207 91%	96 93%	111 89%
Don't know	0 0	0 0	0 0

DL4. From the list below please indicate the goods or services for which you were reminded you had a problem with in the last 12 months.

FILTER: ASK DL4 IF YES IN DL2A OR DL2B OR DL3A

	Total	UK	France
TOTAL	354	192	161
Mobile telephone services	98 28%	48 25%	50 31%
Electricity services	59 17%	35 18%	24 15%
Loans or credit	22 6%	10 5%	13 8%
Credit cards	37 10%	13 7%	24 15%
Large household appliances	50 14%	22 12%	27 17%
Train services	61 17%	37 19%	24 15%
Clothing, footwear and bags	73 21%	47 24%	26 16%
Other goods or services	154 43%	87 45%	67 41%
Did not have any problem	30 9%	15 8%	15 9%
AT LEAST ONE RELEVANT MARKET	190 54%	96 50%	94 58%
Don't know	0 0	0 0	0 0

DL5. With which of the goods or services listed below did you have the most serious problem (i.e. that caused you the most trouble or cost)?

FILTER: ASK DL5 IF SEVERAL CHOICES IN DL4

	Total	UK	France
TOTAL	170	99	71
Mobile telephone services	38 22%	23 23%	16 22%
Electricity services	26 15%	15 16%	11 15%
Loans or credit	10 6%	2 2%	8 12%
Credit cards	18 10%	11 11%	7 10%
Large household appliances	32 19%	16 16%	16 23%
Train services	29 17%	20 21%	9 13%
Clothing, footwear and bags	16 10%	12 13%	4 6%
AT LEAST ONE RELEVANT MARKET	114 67%	63 64%	51 72%
Don't know	0 0	0 0	0 0

Sum3DL. Summary of Incidence for Long Screener

	Total	UK	France
TOTAL	662	334	327
Total Mobile telephone services	171 26%	91 27%	80 24%
Total Electricity services	82 12%	52 15%	31 9%
Total Loans, credits and Credit cards	93 14%	38 11%	54 17%
Total Large household appliances	102 15%	50 15%	52 16%
Total Train services	102 15%	62 19%	39 12%
Total Clothing, footwear and bags	105 16%	65 19%	40 12%
Total Long screener	340 51%	181 54%	159 49%
Not Stated	322 49%	153 46%	168 51%

QA1. You indicated you had a problem with mobile telephone services over the last 12 months. With which of the following did you experience the problem?

FILTER: ASK QA1 TO QA18 IF "MOBILE TELEPHONE SERVICES", CODE 1, IS THE ONLY CHOICE IN DS2A OR DS2B OR DM3A OR DM3B OR DL4; OR "MOBILE TELEPHONE SERVICES", CODE 1, IN DS3 OR DM4 OR DL5; OR "MOBILE TELEPHONE SERVICES", CODE 1, IN QC18 OR QD18 OR QF18

	Total	UK	France
TOTAL	351	177	174
Mobile telephone subscription including mobile Internet	246 70%	126 71%	120 69%
Mobile telephone subscription without mobile Internet	36 10%	14 8%	23 13%
Prepaid SIM card or recharge card	21 6%	16 9%	5 3%
Other	48 14%	22 12%	26 15%
Don't know	0 0	0 0	0 0



QA2. When did you sign up to this mobile telephone service?

	Total	UK	France
TOTAL	351	177	174
Less than 6 months ago	73 21%	33 19%	40 23%
6 months to less than 12 months ago	78 22%	39 22%	38 22%
12 months to less than 24 months ago	70 20%	42 24%	28 16%
2 years to less than 5 years ago	61 17%	21 12%	41 23%
5 years ago or more	70 20%	43 24%	27 16%
TOTAL 'LESS THAN 6 MONTHS AGE'	73 21%	33 19%	40 23%
TOTAL '6 MONTHS TO LESS THAN 24 MONTHS'	147 42%	81 46%	66 38%
TOTAL '2 YEARS AGO OR MORE'	131 37%	63 36%	68 39%
Don't remember	0 0	0 0	0 0

QA3A. How much did/do you pay for this mobile telephone service (NOT including any over-/extra charges, if applicable)? If you are not sure, please give an estimate.

	Total	UK	France
TOTAL	351	177	174
EUR 0 - EUR 14	72 21%	42 23%	31 18%
EUR 15 - EUR 24	69 20%	30 17%	40 23%
EUR 25 - EUR 39	98 28%	58 33%	40 23%
EUR 40 - EUR 59	55 16%	29 16%	26 15%
EUR 60 or more	27 8%	8 4%	19 11%
I didn't/don't pay for this service	29 8%	12 7%	17 10%
Don't Know	1 0	0 0	1 1%
Average	33.6	28.8	38.6

QA3B. May we kindly ask you to confirm that the amount you indicated is [AMOUNT from QA3a]. This is part of our standard quality checks.

FILTER: ASK QA3B IF [AMOUNT FROM QA3A]=TRUE

	Total	UK	France
TOTAL	321	166	156
Yes	315 98%	164 99%	151 97%
No	7 2%	2 1%	5 3%
Don't know	0 0	0 0	0 0

QA3C. If you are not sure of the price, please give an estimate of the monthly amount paid (in [NATIONAL CURRENCY]).

FILTER: ASK QA3C IF QA3A=99999 OR IF QA3B = 2 OR 3

	Total	UK	France
TOTAL	8	2	6
EUR 0 - EUR 4	1 12%	1 49%	0
EUR 5 - EUR 19	4 52%	0	4 69%
EUR 20 - EUR 39	2 24%	0	2 31%
EUR 40 - EUR 69	1 13%	1 51%	0
EUR 70 - EUR 99	0 0	0 0	0 0
EUR 100 - EUR 149	0 0	0 0	0 0
EUR 150 - EUR 199	0 0	0 0	0 0
EUR 200 and over	0 0	0 0	0 0
Don't know	0 0	0 0	0 0
Average	20.5	29.1	17.7

QA3T. How much did/do you pay for this mobile telephone service (NOT including any over-/extra charges, if applicable)? If you are not sure, please give an estimate.

	Total	UK	France
TOTAL	351	177	174
EUR 0 - EUR 14	102 29%	53 30%	48 28%
EUR 15 - EUR 24	67 19%	30 17%	38 22%
EUR 25 - EUR 39	98 28%	57 32%	41 24%
EUR 40 - EUR 59	57 16%	29 16%	28 16%
EUR 60 or more	28 8%	9 5%	19 11%
Don't Know	0 0	0 0	0 0
Average	34	29.2	39.1

QA4. How did you sign up to this mobile telephone service?

	Total	UK	France
TOTAL	351	177	174
In person, at a shop or other sales point	151 43%	76 43%	75 43%
Over the Internet, directly from the provider	99 28%	37 21%	62 35%
Over the Internet, through an intermediary (e.g. comparison website)	20 6%	10 5%	11 6%
By mail order, delivery and postal services	5 1%	2 1%	3 1%
By telephone	70 20%	47 27%	23 13%
Other	7 2%	5 3%	2 1%
TOTAL 'OVER THE INTERNET'	120 34%	47 27%	73 42%
Don't remember	0 0	0 0	0 0

QA5. Did you sign up to this mobile telephone service from a provider based in your country of residence, in another EU country, or outside the EU?

	Total	UK	France
TOTAL	351	177	174
Provider based in my country of residence	339 96%	172 97%	167 96%
Provider based in another EU country	6 2%	3 2%	3 2%
Provider based outside the EU	6 2%	2 1%	4 2%
I don't know where the provider is based	0 0	0 0	0 0

QA6. Which of the items below describe the problem with the mobile telephone service or with the provider you obtained it from? Mark all that apply.

	Total	UK	France
TOTAL	351	177	174
QUALITY AND PROVISION OF SERVICE <i>(Net)</i>			
Mobile telephone service of unsatisfactory quality <i>(e.g. type of signal, or coverage)</i>	114 33%	60 34%	54 31%
Mobile telephone service provided late	28 8%	8 4%	20 11%
Poor customer service	112 32%	56 32%	56 32%
TARIFFS <i>(Net)</i>			
Unclear or complex tariffs	68 19%	27 15%	42 24%
BILLING AND PAYMENTS <i>(Net)</i>			
Bill incorrect <i>(e.g. I was overcharged)</i>	96 27%	49 28%	47 27%
Bill not received/not accessible	9 3%	5 3%	4 2%
Disproportionate fees applied for late payment	7 2%	3 2%	4 2%
MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES <i>(Net)</i>			
Misleading or incorrect indication of price <i>(e.g. hidden charges)</i>	34 10%	17 10%	17 10%
Advertising was misleading	18 5%	4 2%	15 9%
Received false advice when signing the contract	31 9%	14 8%	17 10%
Was put under pressure when signing up to the mobile telephone service	4 1%	4 2%	0 0



QA6. Which of the items below describe the problem with the mobile telephone service or with the provider you obtained it from? Mark all that apply.

	Total	UK	France
TOTAL	351	177	174
Was provided other services I didn't request	19 6%	5 3%	14 8%
Missing or incomplete information in the contract (e.g. duration, conditions for termination, identity of the provider, etc.)	21 6%	12 7%	10 6%
CONTRACTUAL ISSUES (Net)			
Contractual terms unfair or changed by service provider without my consent	21 6%	10 5%	12 7%
Could not cancel the contract within the cooling-off period	14 4%	3 2%	11 7%
Contract was renewed without prior notice	12 3%	8 5%	4 2%
SWITCHING PROVIDER (Net)			
Problems switching to another provider	26 7%	13 7%	13 7%
Other problem	43 12%	23 13%	20 11%
TOTAL 'QUALITY AND PROVISION OF SERVICE'	225 64%	109 62%	116 66%
TOTAL 'TARIFFS'	68 19%	27 15%	42 24%
TOTAL 'BILLING AND PAYMENTS'	108 31%	55 31%	54 31%
TOTAL 'MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES'	95 27%	40 23%	55 31%

QA6. Which of the items below describe the problem with the mobile telephone service or with the provider you obtained it from? Mark all that apply.

	Total	UK	France
TOTAL	351	177	174
TOTAL 'CONTRACTUAL ISSUES'	44 13%	20 11%	24 14%
TOTAL 'SWITCHING PROVIDER'	26 7%	13 7%	13 7%
Don't know	0 0	0 0	0 0

QA7A. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the provider)?

FILTER: ASK QA7A IF QA6 = 5 OR 7 OR 8 OR 18

	Total	UK	France
TOTAL	161	86	76
EUR 0	57 35%	34 40%	23 30%
EUR 1 - EUR 14	37 23%	22 26%	15 19%
EUR 15 - EUR 24	14 8%	5 6%	8 11%
EUR 25 - EUR 75	35 22%	18 21%	17 22%
EUR more than 75	18 11%	6 7%	12 16%
Don't Know	1 1%	0 0	1 1%
Average	37.5	26.1	50.5

QA7B. May we kindly ask you to confirm that the amount you indicated is [AMOUNT from QA7a]. This is part of our standard quality checks.

FILTER: ASK QA7B IF [AMOUNT FROM QA7A]=TRUE

	Total	UK	France
TOTAL	160	86	75
Yes	160 100%	86 100%	75 100%
No	0 0	0 0	0 0
Don't know	0 0	0 0	0 0

QA7C. If you are not sure, please give an estimate.

FILTER: ASK QA7C IF QA7A = 99999 OR IF QA7B = 2 OR 3

	Total	UK	France
TOTAL	1	0	1
No over-/extra charge or hidden fee	0 0	0 0	0 0
EUR Up to 4	0 0	0 0	0 0
EUR 5 - EUR 19	1 100%	0	1 100%
EUR 20 - EUR 49	0 0	0 0	0 0
EUR 50 - EUR 99	0 0	0 0	0 0
EUR 100 - EUR 199	0 0	0 0	0 0
EUR 200 - EUR 499	0 0	0 0	0 0
EUR 500 - EUR 999	0 0	0 0	0 0
EUR 1000 - EUR 1499	0 0	0 0	0 0
EUR 1500 - EUR 1999	0 0	0 0	0 0
EUR More than 2000	0 0	0 0	0 0
Don't know	0 0	0 0	0 0

QA7T. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the provider)? If you are not sure, please give an estimate.

	Total	UK	France
TOTAL	161	86	76
EUR 0	57 35%	34 40%	23 30%
EUR 1 - EUR 14	38 24%	22 26%	16 21%
EUR 15 - EUR 24	14 8%	5 6%	8 11%
EUR 25 - EUR 75	35 22%	18 21%	17 22%
EUR more than 75	18 11%	6 7%	12 16%
Don't Know	0 0	0 0	0 0
Average	37.5	26.1	50.5

QA8. During the period the problem lasted to what extent could you use the mobile telephone service as intended?

FILTER: ASK QA8 IF QA6 = 1 OR 4 OR 9 OR 10 OR 18

	Total	UK	France
TOTAL	229	110	120
Not at all	56 25%	27 25%	29 24%
Partly, with major difficulty	70 30%	34 31%	36 30%
Partly, with minor difficulty	48 21%	28 26%	19 16%
Fully	56 24%	20 18%	36 30%
TOTAL 'PARTLY'	117 51%	62 57%	55 46%
Don't know	0 0	0 0	0 0

QA9A. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	Total	UK	France
TOTAL	351	177	174
Cancelled the mobile telephone service within the cooling-off period (14 days from when I signed up online)	7 2%	4 2%	4 2%
Terminated the mobile telephone service contract	60 17%	28 16%	32 18%
Signed up to an alternative provider	44 12%	21 12%	23 13%
Made a complaint to the provider	189 54%	118 67%	71 41%
Withheld payment for the mobile telephone service	24 7%	8 5%	15 9%
Ask the provider for replacement or refund of the money I paid	67 19%	40 23%	27 15%
Asked the provider for compensation for damages or losses	46 13%	19 11%	26 15%
Made a complaint to a government body or consumer organisation	6 2%	2 1%	4 3%
Took the provider to an out-of-court dispute settlement/alternative dispute resolution body (ADR)	5 1%	2 1%	3 2%
Took the provider to court	2 1%	1 1%	1 1%
Other action	17 5%	4 2%	13 8%
Have not taken any action	45 13%	15 8%	30 17%



QA9A. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	Total	UK	France
TOTAL	351	177	174
TOTAL 'TOOK THE PROVIDER TO COURT OR TO AN OUT-OF-COURT DISPUTE RESOLUTION BODY'	7 2%	2 1%	4 3%
TOTAL 'MADE A COMPLAINT TO A GOVERNMENT BODY OR CONSUMER ORGANISATION OR TOOK THE PROVIDER TO AN OUT-OF-COURT DISPUTE RESOLUTION BODY'	10 3%	3 2%	7 4%
TOTAL 'AT LEAST ONE ACTION'	307 87%	163 92%	144 83%
Don't know	0 0	0 0	0 0

QA9B. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QA9BIS IF 'HAVE NOT TAKEN ANY ACTION', CODE 13, IN QA9

	Total	UK	France
TOTAL	45	15	30
I was unlikely to get a satisfactory solution to the problem I encountered	10 21%	1 8%	8 28%
The sums involved were too small	9 19%	3 19%	6 20%
I did not know how or where to complain	3 7%	1 8%	2 6%
I was not sure of my rights as a consumer	7 16%	2 14%	5 16%
I thought it would take too long	5 10%	1 6%	4 12%
I tried to complain about other problems in the past but was not successful	3 7%	1 6%	2 7%
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	0 0	0 0	0 0
The complaints procedure was too complicated	3 6%	0 0	3 10%
Provider fixed problem on its own initiative	10 22%	4 28%	6 20%
I have not had the time yet	7 16%	3 18%	4 14%
Other	6 13%	2 12%	4 13%
Don't know	0 0	0 0	0 0

QA10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the provider, going to an alternative dispute resolution body or to court, replacing the mobile telephone service etc.?

	Total	UK	France
TOTAL	351	177	174
Less than 1 hour	61 17%	33 19%	28 16%
1 to 2 hours	93 26%	52 29%	41 23%
3 to 4 hours	76 22%	43 24%	33 19%
5 to 10 hours	44 13%	19 11%	26 15%
11 to 20 hours	18 5%	3 2%	14 8%
More than 20 hours	51 15%	26 15%	25 14%
No time lost	9 2%	1 1%	8 4%
Don't remember	0 0	0 0	0 0
Average	6	5.4	6.6
TOTAL 'AT LEAST SOME TIME LOST'	343 98%	176 99%	166 96%

QA11. To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

	Total	UK	France
TOTAL	351	177	174
Not at all	26 8%	14 8%	13 7%
A little	82 23%	51 29%	31 18%
Moderately	101 29%	55 31%	46 27%
Quite a lot	93 27%	36 20%	58 33%
Extremely	48 14%	22 12%	27 15%
TOTAL 'A LITTLE / MODERATELY'	183 52%	106 60%	77 44%
TOTAL 'QUITE A LOT / EXTREMELY'	142 40%	58 32%	84 48%
Don't know	0 0	0 0	0 0

QA12A1. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the provider? Please provide an estimate for the following possible cost items. Costs of replacement mobile telephone service at your own expense in [NATIONAL CURRENCY].

	Total	UK	France
TOTAL	351	177	174
Base(Excl(Not Relevant/Don't Remember)	111	54	56
EUR 0	46 41%	20 37%	25 45%
EUR 1 - EUR 19	19 18%	6 11%	14 24%
EUR 20 - EUR 49	19 17%	11 20%	8 15%
EUR 50 - EUR 149	18 17%	12 22%	6 11%
More than EUR 150	8 7%	5 10%	3 5%
Not relevant	173 49%	98 55%	75 43%
Don't remember	68 19%	26 14%	43 24%
Average	39.6	49.4	30.1

QA12A2. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the provider? Please provide an estimate for the following possible cost items. Costs related to court proceedings in [NATIONAL CURRENCY].

	Total	UK	France
TOTAL	351	177	174
Base(Excl(Not Relevant/Don't Remember)	60	21	39
EUR 0	51 86%	19 89%	33 84%
EUR 1 - EUR 9	3 5%	1 6%	2 4%
EUR 10 - EUR 29	3 4%	0 0	3 7%
EUR 30 or more	3 5%	1 5%	2 5%
Not relevant	251 72%	146 82%	105 60%
Don't remember	40 11%	10 6%	30 17%
Average	2.5	1.6	3

QA12A3. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the provider? Please provide an estimate for the following possible cost items. Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

	Total	UK	France
TOTAL	351	177	174
Base(Excl(Not Relevant/Don't Remember)	108	53	54
EUR 0	40 37%	11 21%	29 53%
EUR 1 - EUR 9	21 20%	16 29%	5 10%
EUR 10 - EUR 24	22 20%	9 18%	13 23%
EUR 25 - EUR 49	12 11%	9 17%	3 6%
EUR 50 or more	12 11%	8 14%	4 8%
Not relevant	182 52%	103 58%	79 45%
Don't remember	62 18%	21 12%	41 24%
Average	15.6	20.2	11.1

QA12AT. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the provider?

	Total	UK	France
TOTAL	351	177	174
Base(Excl(Not Relevant/Don't Remember)	185	93	92
EUR 0	79 43%	32 35%	46 51%
EUR 1 - EUR 19	36 20%	22 24%	14 16%
EUR 20 - EUR 99	50 27%	25 27%	25 27%
EUR 100 - EUR 199	12 6%	8 9%	3 3%
EUR 200 or more	8 4%	5 6%	3 3%
Not relevant	132 38%	75 42%	57 33%
Don't remember	34 10%	9 5%	25 14%
Average	33.5	40.7	26.3



QA12T. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the provider? Provide an estimate if you are not sure.

	Total	UK	France
TOTAL	351	177	174
EUR 0	211 60%	107 60%	104 60%
EUR 1 - EUR 19	58 17%	26 15%	32 19%
EUR 20 - EUR 99	60 17%	30 17%	29 17%
EUR 100 - EUR 199	12 4%	8 5%	4 2%
EUR 200 or more	10 3%	5 3%	5 3%
Average	24	23.4	24.6

QA12B. May we kindly ask you to confirm that the sum of the amounts you indicated is [AMOUNT from QA12a]. This is part of our standard quality checks.

FILTER: ASK QA12B IF [AMOUNT FROM QA12A]=TRUE

	Total	UK	France
TOTAL	106	61	45
Yes	102 96%	61 100%	41 91%
No	4 4%	0	4 9%
Don't know	0	0	0

QA12C. If you are not sure, please give an estimate of the total amount of money you have spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the provider.

FILTER: ASK QA12C IF QA12A.1 = 99999 AND QA12A.2 = 99999 AND QA12A.3 = 99999 OR IF QA12B = 2 OR 3

	Total	UK	France
TOTAL	38	9	29
EUR Up to 4	7 18%	0 0	7 23%
EUR 5 - EUR 19	17 45%	4 43%	13 45%
EUR 20 - EUR 49	5 13%	2 22%	3 10%
EUR 50 - EUR 99	7 17%	3 35%	3 11%
EUR 100 - EUR 199	1 2%	0 0	1 3%
EUR 200 - EUR 499	1 3%	0 0	1 3%
EUR 500 - EUR 999	1 3%	0 0	1 4%
EUR 1000 - EUR 1499	0 0	0 0	0 0
EUR 1500 - EUR 1999	0 0	0 0	0 0
EUR More than 2000	0 0	0 0	0 0
Don't remember	0 0	0 0	0 0
Average	57.8	39.2	63.7

QA13. You indicated a price of [INSERT AMOUNT PAID FROM QA3] per month for the mobile telephone service. What is the most you would now pay per month for this mobile telephone service taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress?

FILTER: ASK QA13 IF [AMOUNT FROM QA3A]=TRUE OR IF QA3A=99999

	Total	UK	France
TOTAL	321	166	156
Would pay the same price again	132 41%	76 46%	55 36%
Would pay three quarters of the price	56 17%	24 15%	31 20%
Would pay half the price	50 16%	29 17%	21 14%
Would pay one quarter of the price	15 5%	3 2%	12 8%
I wouldn't buy again	68 21%	33 20%	35 23%
TOTAL 'WOULD PAY'	253 79%	133 80%	120 77%
Don't know	1 0	0 0	1 1%

QA14. Which of these, if any, has the provider done so far in response to the problem? Mark all that apply.

FILTER: ASK QA14 IF QA9 = CODES 1 TO 9

	Total	UK	France
TOTAL	307	163	144
Acknowledged problem	139 45%	76 47%	64 44%
Investigating problem	54 18%	39 24%	15 10%
Gave a satisfactory explanation	49 16%	35 21%	14 10%
Gave an unsatisfactory explanation	80 26%	41 25%	39 27%
Fixed/repared the mobile telephone service	38 12%	22 13%	16 11%
Provided a new tariff or contract	23 7%	14 9%	8 6%
Gave a partial or full refund of the money I paid	46 15%	27 17%	19 13%
Gave credit note or voucher	16 5%	9 6%	7 5%
Gave compensation for damages or losses	21 7%	4 2%	18 12%
Offered compensation/reimbursement and I have not yet decided whether to accept it or not	7 2%	2 1%	4 3%
Offered unsatisfactory compensation/reimbursement which I declined	9 3%	7 4%	2 1%
Other	6 2%	5 3%	2 1%

QA14. Which of these, if any, has the provider done so far in response to the problem? Mark all that apply.

FILTER: ASK QA14 IF QA9 = CODES 1 TO 9

	Total	UK	France
TOTAL	307	163	144
TOTAL 'AT LEAST ONE ACTION'	262 85%	139 85%	123 85%
Has done nothing	45 15%	24 15%	21 15%
Don't know	0 0	0 0	0 0

QA15A. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the provider?

FILTER: ASK QA15A IF QA14 = 7 OR 8 OR 9

	Total	UK	France
TOTAL	74	36	38
EUR 0 - EUR 9	13 18%	7 18%	7 18%
EUR 10 - EUR 49	36 49%	16 46%	20 53%
EUR 50 - EUR 99	12 17%	7 19%	6 15%
EUR 100 or more	12 16%	6 17%	6 15%
Don't Know	0 0	0 0	0 0
Average	77.8	71.6	83.6

QA15B. May we kindly ask you to confirm that the amount you indicated is [AMOUNT from QA15a]. This is part of our standard quality checks.

FILTER: QSK QA15B IF [AMOUNT FROM QA15A]=TRUE

	Total	UK	France
TOTAL	74	36	38
Yes	71 97%	36 100%	35 93%
No	3 3%	0 0	3 7%
Don't know	0 0	0 0	0 0



QA16. To what extent has the problem been resolved?

	Total	UK	France
TOTAL	351	177	174
Fully resolved	169 48%	87 49%	82 47%
Partly resolved	68 19%	34 19%	34 19%
Not yet resolved but I was informed that the investigation is ongoing	41 12%	17 10%	24 14%
Not yet resolved and I have not received any reply	35 10%	16 9%	19 11%
Not resolved and I decided not to do anything about it	38 11%	22 12%	16 9%
Don't know	0 0	0 0	0 0

QA17A. How long did the problem last until it was fully resolved?

FILTER: ASK QA17A IF QA16 = 1

	Total	UK	France
TOTAL	169	87	82
Less than one day	37 22%	16 18%	21 25%
One day to less than a week	39 23%	23 27%	15 19%
One week to less than one month	55 33%	30 34%	25 31%
One month to less than three months	26 16%	10 12%	16 20%
Three months to less than six months	8 4%	5 6%	2 3%
Six months to less than a year	4 2%	2 2%	2 2%
A year or more	1 1%	1 1%	0 0
Don't remember	0 0	0 0	0 0

QA17B. How long did the problem last until it was partly resolved?

FILTER: ASK QA17B IF QA16 = 2

	Total	UK	France
TOTAL	68	34	34
Less than one day	4 5%	0 0	4 11%
One day to less than a week	21 30%	15 44%	6 17%
One week to less than one month	16 23%	6 18%	10 29%
One month to less than three months	13 19%	3 8%	10 30%
Three months to less than six months	9 14%	7 21%	2 6%
Six months to less than a year	3 5%	2 6%	1 4%
A year or more	2 3%	1 3%	1 3%
Don't remember	0 0	0 0	0 0

QA17C. How long has the problem lasted so far?

FILTER: ASK QA17C IF QA16 = 3 OR 4

	Total	UK	France
TOTAL	77	33	43
Less than one day	0 0	0 0	0 0
One day to less than a week	5 7%	4 12%	1 3%
One week to less than one month	18 24%	8 23%	10 24%
One month to less than three months	25 33%	12 35%	14 31%
Three months to less than six months	16 20%	6 18%	10 23%
Six months to less than a year	8 10%	3 8%	5 12%
A year or more	4 6%	1 4%	3 7%
Don't remember	0 0	0 0	0 0

QA17D. How long did the problem last until you decided not to do anything about it?

FILTER: ASK QA17D IF QA16 = 5

	Total	UK	France
TOTAL	38	22	16
Less than one day	2 5%	0 0	2 12%
One day to less than a week	4 10%	3 13%	1 6%
One week to less than one month	13 35%	7 31%	6 41%
One month to less than three months	6 16%	4 20%	2 12%
Three months to less than six months	5 14%	3 15%	2 12%
Six months to less than a year	2 5%	2 9%	0 0
A year or more	6 15%	3 13%	3 18%
Don't remember	0 0	0 0	0 0

QA18. Thank you for reporting on your most serious problem.

With which of the goods or services listed below did you have your SECOND most serious problem (i.e. that caused you the second most trouble or cost) in the last 12 months?

	Total	UK	France
TOTAL	351	177	174
Mobile telephone services	14 4%	6 3%	8 5%
Electricity services	14 4%	8 5%	6 3%
Loans or credit	11 3%	6 3%	5 3%
Credit cards	18 5%	10 6%	8 5%
Large household appliances	10 3%	7 4%	4 2%
Train services	24 7%	16 9%	9 5%
Clothing, footwear and bags	28 8%	17 9%	11 6%
Did not have another problem with these goods and services	152 43%	64 36%	88 51%
Don't know	0 0	0 0	0 0
Not Stated	80 23%	44 25%	36 20%

QA19. Did you pay for extracharges or additional fees?

	Total	UK	France
TOTAL	351	177	174
Yes	104 30%	51 29%	53 30%
No	247 70%	126 71%	122 70%

QA20. Did you take the provider to court?

	Total	UK	France
TOTAL	351	177	174
Yes	2 1%	1 1%	1 1%
No	349 99%	176 99%	173 99%



QC1. You indicated you had a problem with loans, credit or credit cards over the last 12 months. With which of the following did you experience the problem?

FILTER: ASK QC1 TO QC18 IF "LOANS OR CREDITS" OR "CREDIT CARDS", CODE 3 OR 4, IS THE ONLY CHOICE IN DS2A OR DS2B OR DM3A OR DM3B OR DL4; OR "LOANS OR CREDITS" OR "CREDIT CARDS", CODE 3 OR 4, IN DS3 OR DM4 OR DL5; OR "LOANS OR CREDITS" OR "CREDIT CARDS", C

	Total	UK	France
TOTAL	199	79	119
Loan (e.g. personal loan or car loan)	40 20%	11 14%	29 24%
Credit card	129 65%	53 67%	76 63%
Store card with credit function	17 9%	8 10%	9 8%
Other consumer credit	12 6%	7 8%	6 5%
Don't know	0 0	0 0	0 0

QC2. When did you sign up to this banking service?

	Total	UK	France
TOTAL	199	79	119
Less than 6 months ago	43 22%	13 16%	30 25%
6 months to less than 12 months ago	53 27%	19 24%	35 29%
12 months to less than 24 months ago	44 22%	23 29%	21 18%
2 years to less than 5 years ago	22 11%	10 12%	12 10%
5 years ago or more	37 18%	15 19%	22 18%
TOTAL 'LESS THAN 6 MONTHS AGE'	43 22%	13 16%	30 25%
TOTAL '6 MONTHS TO LESS THAN 24 MONTHS'	97 49%	41 52%	56 47%
TOTAL '2 YEARS AGO OR MORE'	59 30%	25 31%	34 28%
Don't remember	0 0	0 0	0 0

QC31A. What was/is the total amount of this loan or other consumer credit?  
 If you are not sure, please give an estimate.

FILTER: ASK QC3.1A IF "LOANS OR CREDITS", CODE 3, IS THE ONLY CHOICE IN DS2A OR DS2B OR DM3A OR DM3B OR DL4; OR "LOANS OR CREDITS", CODE 3, IN DS3 OR DM4 OR DL5; OR "LOANS OR CREDITS", CODE, IN QA18 OR QD18 OR QF18

	Total	UK	France
TOTAL	52	18	35
EUR 1 - EUR 2999	16 30%	5 30%	10 30%
EUR 3000 - EUR 6999	11 21%	5 30%	6 16%
EUR 7000 - EUR 24999	8 16%	4 21%	5 13%
EUR 25000 - EUR 99999	9 17%	1 6%	8 23%
EUR 100000 or more	9 16%	2 13%	6 18%
Don't Know	0 0	0 0	0 0
Average	36886	27910	41526

QC31B. May we kindly ask you to confirm that the amount you indicated is [AMOUNT from QC3.1A]. This is part of our standard quality checks.

FILTER: ASK QC3.1B IF [AMOUNT FROM QC3.1A]=TRUE

	Total	UK	France
TOTAL	52	18	35
Yes	49 94%	16 89%	34 97%
No	3 6%	2 11%	1 3%
Don't know	0 0	0 0	0 0

QC31C. If you are not sure of the total amount, please give an estimate (in [NATIONAL CURRENCY]).

FILTER: ASK QC3.1C IF QC3.1A = 99999 OR IF QC3.1B = 2 OR 3

	Total	UK	France
TOTAL	3	2	1
EUR Up to 199	0 0	0 0	0 0
EUR 200 - EUR 499	0 0	0 0	0 0
EUR 500 - EUR 999	0 0	0 0	0 0
EUR 1000 - EUR 4999	1 33%	0 0	1 100%
EUR 5000 - EUR 9999	2 67%	2 100%	0 0
EUR 10000 - EUR 19999	0 0	0 0	0 0
EUR 20000 - EUR 39999	0 0	0 0	0 0
EUR 40000 - EUR 59999	0 0	0 0	0 0
EUR 60000 - EUR 74999	0 0	0 0	0 0
EUR More than 75000	0 0	0 0	0 0
Don't know	0 0	0 0	0 0
Average	6036	7500	3000

QC3T1. What was/is the total amount of this loan or other consumer credit?  
 If you are not sure, please give an estimate.

	Total	UK	France
TOTAL	52	18	35
EUR 1 - EUR 2999	15 28%	5 30%	9 27%
EUR 3000 - EUR 6999	11 21%	4 25%	7 19%
EUR 7000 - EUR 24999	9 18%	5 26%	5 13%
EUR 25000 - EUR 99999	9 17%	1 6%	8 23%
EUR 100000 or more	9 16%	2 13%	6 18%
Don't Know	0 0	0 0	0 0
Average	37232	28761	41611

QC32A. What is the spending limit on this credit card or store card?  
 If you are not sure, please give an estimate.

FILTER: ASK QC3.2B IF "CREDIT CARDS", CODE 4, IS THE ONLY CHOICE IN DS2A OR DS2B OR DM3A OR DM3B OR DL4; OR "CREDIT CARDS", CODE 4, IN DS3 OR DM4 OR DL5; OR "CREDIT CARDS", CODE 4, IN QA18 OR QD18 OR QF18

	Total	UK	France
TOTAL	146	61	85
EUR 0 - EUR 499	46 32%	16 26%	30 36%
EUR 500 - EUR 999	23 15%	5 9%	17 20%
EUR 1000 - EUR 2999	38 26%	13 21%	25 30%
EUR 3000 - EUR 4999	11 8%	4 6%	7 9%
EUR 5000 - EUR more	26 18%	22 36%	4 4%
Don't Know	2 1%	1 2%	1 1%
Average	1688	2632	1072

QC32B. May we kindly ask you to confirm that the spending limit you indicated is [AMOUNT from QC3.2A]. This is part of our standard quality checks.

FILTER: ASK QC3.2B IF [AMOUNT FROM QC3.2A]=TRUE

	Total	UK	France
TOTAL	144	60	84
Yes	130 90%	54 90%	75 90%
No	14 10%	6 10%	9 10%
Don't know	0 0	0 0	0 0



QC32C. If you are not sure of the spending limit, please give an estimate (in [NATIONAL CURRENCY]).

FILTER: ASK QC3.2C IF QC3.2A = 99999 OR IF QC3D = 2 OR 3

	Total	UK	France
TOTAL	16	7	9
EUR Up to 199	2 13%	1 18%	1 10%
EUR 200 - EUR 499	4 25%	1 15%	3 33%
EUR 500 - EUR 999	5 31%	2 35%	3 28%
EUR 1000 - EUR 1999	3 16%	1 15%	2 18%
EUR 2000 - EUR 2999	1 8%	1 18%	0 0
EUR 3000 - EUR 4999	0 0	0 0	0 0
EUR More than 5000	1 6%	0 0	1 11%
Don't know	0 0	0 0	0 0
Average	1091	1007	1151

QC3T2. What is the spending limit on this credit card or store card?  
 If you are not sure, please give an estimate.

	Total	UK	France
TOTAL	146	61	85
EUR 0 - EUR 499	40 27%	13 21%	27 32%
EUR 500 - EUR 999	26 18%	6 10%	20 24%
EUR 1000 - EUR 2999	42 29%	17 27%	26 30%
EUR 3000 - EUR 4999	12 8%	4 6%	8 10%
EUR 5000 - EUR more	26 18%	22 36%	4 4%
Don't Know	0 0	0 0	0 0
Average	1769	2744	1133

QC4. How did you sign up to this banking service?

	Total	UK	France
TOTAL	199	79	119
In person, at a bank or other financial institution	70 35%	12 15%	57 48%
In person, at a retailer	28 14%	8 10%	20 17%
Over the Internet, directly from the credit provider	61 31%	37 47%	23 19%
Over the Internet, through an intermediary (e.g. comparison website)	13 7%	6 8%	7 6%
By telephone	18 9%	13 17%	5 4%
By mail order	2 1%	1 1%	1 1%
From a salesperson visiting the home	1 0	0 0	1 1%
Other	6 3%	1 2%	5 4%
TOTAL 'OVER THE INTERNET'	74 37%	44 55%	30 25%
Don't remember	0 0	0 0	0 0

QC5. Did you sign up to this banking service from a credit provider based in your country of residence, in another EU country, or outside the EU?

	Total	UK	France
TOTAL	199	79	119
Credit provider based in my country of residence	161 81%	64 81%	97 81%
Credit provider based in another EU country	35 17%	15 19%	19 16%
Credit provider based outside the EU	3 2%	0 0	3 3%
I don't know where the credit provider is based	0 0	0 0	0 0

QC6. Which of the items below describe the problem with the banking service or with the credit provider you obtained it from? Mark all that apply.

	Total	UK	France
TOTAL	199	79	119
PROVISION OF LOAN/CREDIT CARD <i>(Net)</i>			
Loan or credit card only partially provided or not at all provided	33 16%	11 14%	21 18%
CUSTOMER SERVICE <i>(Net)</i>			
Poor customer service	59 30%	24 30%	35 29%
PRICING <i>(Net)</i>			
Unclear or complex pricing	45 23%	17 22%	28 24%
PAYMENTS <i>(net)</i>			
Payments charged incorrect <i>(e.g. charges not applied correctly, or I was overcharged)</i>	37 19%	19 24%	18 15%
Disproportionate fees applied for late payment	33 17%	14 18%	19 16%
Problems with the distribution of payments to credit provider	14 7%	4 5%	9 8%
MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES <i>(Net)</i>			
Misleading or incorrect indication of the costs of credit <i>(e.g. hidden charges)</i>	14 7%	10 12%	4 3%
Advertising was misleading	16 8%	5 7%	10 9%
Received false advice when signing the contract/applying for the loan	15 8%	7 9%	8 7%
Was provided other services I didn't request	19 10%	7 9%	12 10%

QC6. Which of the items below describe the problem with the banking service or with the credit provider you obtained it from? Mark all that apply.

	Total	UK	France
TOTAL	199	79	119
Was put under pressure when signing the contract/applying for the loan/extending the loan	8 4%	0 0	8 6%
CONTRACTUAL ISSUES (Net)			
Missing or incomplete information in the contract (e.g. duration, conditions for termination, identity of the credit provider, etc.)	11 5%	5 7%	5 5%
Contractual terms not provided, unfair or changed by credit provider without my consent	15 8%	4 5%	11 10%
Could not withdraw within the 14 day cooling-off period after signing the contract	8 4%	5 6%	3 3%
Problems with termination of my contract or early repayment	6 3%	1 1%	5 4%
TOTAL 'PROVISION OF LOAN/CREDIT CARD'	33 16%	11 14%	21 18%
TOTAL 'CUSTOMER SERVICE'	59 30%	24 30%	35 29%
TOTAL 'PRICING'	45 23%	17 22%	28 24%
TOTAL 'PAYMENTS'	78 39%	33 42%	44 37%
TOTAL 'MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES'	57 29%	22 28%	35 29%
TOTAL 'CONTRACTUAL ISSUES'	37 18%	14 17%	23 19%

QC6. Which of the items below describe the problem with the banking service or with the credit provider you obtained it from? Mark all that apply.

	Total	UK	France
TOTAL	199	79	119
Other problem, please specify	34 17%	15 19%	19 16%
Don't know	0 0	0 0	0 0

QC7A. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the credit provider)? Mark 0 if you did not pay any over-/extra charges or hidden fees.

FILTER: ASK QC7A IF QC6 = 4 OR 5 OR 7 OR 16

	Total	UK	France
TOTAL	105	47	58
EUR 0	42 40%	24 50%	18 31%
EUR 1 - EUR 9	7 7%	5 10%	3 5%
EUR 10 - EUR 24	13 12%	2 4%	11 19%
EUR 25 - EUR 99	21 20%	12 25%	10 17%
EUR 100 - EUR more	21 20%	5 12%	16 27%
Don't Know	1 1%	0 0	1 2%
Average	142.8	125.9	156.8



QC7B. May we kindly ask you to confirm that the amount you indicated is [AMOUNT from QC7a]. This is part of our standard quality checks.

FILTER: ASK QC7B IF [AMOUNT FROM QC7A]=TRUE

	Total	UK	France
TOTAL	104	47	57
Yes	99 95%	45 95%	54 95%
No	5 5%	2 5%	3 5%
Don't know	0 0	0 0	0 0

QC7C. If you are not sure, please give an estimate.

FILTER: ASK QC7C IF QC7A = 99999 OR IF QC7B = 2 OR 3

	Total	UK	France
TOTAL	6	2	4
No over-/extra charge or hidden fee	0 0	0 0	0 0
EUR Up to 4	0 0	0 0	0 0
EUR 5 - EUR 19	1 20%	0 0	1 32%
EUR 20 - EUR 49	0 0	0 0	0 0
EUR 50 - EUR 99	3 50%	2 100%	1 22%
EUR 100 - EUR 499	2 30%	0 0	2 46%
EUR 500 - EUR 999	0 0	0 0	0 0
EUR 1000 - EUR 1999	0 0	0 0	0 0
EUR 2000 - EUR 4999	0 0	0 0	0 0
EUR 5000 - EUR 9999	0 0	0 0	0 0
EUR More than 10000	0 0	0 0	0 0
Don't know	0 0	0 0	0 0
Average	129.2	75	159.5

QC7T. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the credit provider)? Mark 0 if you did not pay any over-/extra charges or hidden fees.

	Total	UK	France
TOTAL	105	47	58
EUR 0	41 39%	23 48%	18 31%
EUR 1 - EUR 9	6 6%	5 10%	2 3%
EUR 10 - EUR 24	13 12%	2 4%	11 19%
EUR 25 - EUR 99	21 20%	12 24%	10 17%
EUR 100 - EUR more	24 23%	7 14%	18 30%
Don't Know	0 0	0 0	0 0
Average	147.5	129.4	162.5

QC9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	Total	UK	France
TOTAL	199	79	119
Cancelled the contract within the cooling-off period (14 days from when I signed up)	7 4%	3 4%	4 3%
Terminated the contract	33 16%	12 16%	20 17%
Signed up to an alternative banking service	33 17%	13 17%	20 17%
Withheld payment for the loan or credit card	23 12%	10 13%	13 11%
Made a complaint to the credit provider	72 36%	33 42%	39 32%
Asked credit provider for refund of the money I paid	43 22%	21 26%	23 19%
Made a complaint to a government body or consumer organisation	13 7%	3 4%	10 8%
Took the credit provider to an out-of-court dispute settlement /alternative dispute resolution body (ADR)	9 5%	3 4%	7 6%
Took the credit provider to court	4 2%	1 2%	3 2%
Other action	16 8%	3 4%	13 11%
Have not taken any action	21 11%	7 9%	14 11%
Don't know	0 0	0 0	0 0
TOTAL 'TOOK THE PROVIDER TO COURT OR TO AN OUT-OF-COURT DISPUTE RESOLUTION BODY'	14 7%	4 5%	9 8%

QC9. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	Total	UK	France
TOTAL	199	79	119
TOTAL 'MADE A COMPLAINT TO A GOVERNMENT BODY OR CONSUMER ORGANISATION OR TOOK THE PROVIDER TO AN OUT-OF-COURT DISPUTE RESOLUTION BODY'	22 11%	6 7%	16 13%
TOTAL 'AT LEAST ONE ACTION'	177 89%	72 91%	106 89%

QC9B. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QC9BIS IF 'HAVE NOT TAKEN ANY ACTION', CODE 11, IN QC9

	Total	UK	France
TOTAL	21	7	14
I was unlikely to get a satisfactory solution to the problem I encountered	5 22%	2 29%	3 19%
The sums involved were too small	5 22%	1 17%	3 24%
I did not know how or where to complain	2 12%	1 16%	1 9%
I was not sure of my rights as a consumer	0 0	0 0	0 0
I thought it would take too long	1 5%	1 13%	0 0
I tried to complain about other problems in the past but was not successful	3 12%	1 16%	1 10%
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	0 0	0 0	0 0
The complaints procedure was too complicated	3 15%	0 0	3 23%
Credit provider fixed problem on its own initiative	6 27%	2 27%	4 27%
I have not had the time yet	3 13%	0 0	3 20%
Other	3 13%	2 25%	1 7%
Don't know	0 0	0 0	0 0

QC10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the credit provider, going to an alternative dispute resolution body or to court, looking for an alternative etc.?

	Total	UK	France
TOTAL	199	79	119
Less than 1 hour	26 13%	16 20%	10 9%
1 to 2 hours	56 28%	19 24%	37 31%
3 to 4 hours	60 30%	22 28%	38 31%
5 to 10 hours	26 13%	8 10%	17 15%
11 to 20 hours	9 5%	4 6%	5 4%
More than 20 hours	19 10%	8 10%	12 10%
No time lost	3 1%	2 2%	1 1%
Don't remember	0 0	0 0	0 0
Average	5.2	5.1	5.3
TOTAL 'AT LEAST SOME TIME LOST'	196 99%	77 98%	119 99%

QC11. To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

	Total	UK	France
TOTAL	199	79	119
Not at all	7 4%	3 4%	4 3%
A little	58 29%	23 29%	35 29%
Moderately	69 35%	30 38%	39 33%
Quite a lot	36 18%	12 15%	24 20%
Extremely	28 14%	11 14%	17 14%
TOTAL 'A LITTLE / MODERATELY'	127 64%	52 66%	74 62%
TOTAL 'QUITE A LOT / EXTREMELY'	65 32%	23 29%	41 35%
Don't know	0 0	0 0	0 0



QC12A1. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the credit provider? Please provide an estimate for the following possible cost items. Extra costs for an alternative banking service in [NATIONAL CURRENCY].

	Total	UK	France
TOTAL	199	79	119
Base(Excl(Not Relevant/Don't Remember)	51	18	32
EUR 0	20 39%	7 36%	13 40%
EUR 1 - EUR 19	11 22%	1 5%	10 31%
EUR 20 - EUR 99	11 21%	9 47%	2 6%
EUR 100 - EUR 499	9 17%	2 11%	6 20%
EUR 500 or more	1 2%	0 0	1 3%
Not relevant	95 48%	45 57%	50 42%
Don't remember	53 27%	16 20%	37 31%
Average	43.7	34.9	48.7

QC12A2. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the credit provider? Please provide an estimate for the following possible cost items. Costs related to court proceedings in [NATIONAL CURRENCY].

	Total	UK	France
TOTAL	199	79	119
Base(Excl(Not Relevant/Don't Remember)	41	12	30
EUR 0	27 64%	7 64%	19 65%
EUR 1 - EUR 19	4 10%	1 8%	3 11%
EUR 20 - EUR 99	4 10%	2 19%	2 7%
EUR 100 - EUR 499	5 13%	0 0	5 18%
EUR 500 or more	1 3%	1 9%	0 0
Not relevant	112 56%	53 67%	58 49%
Don't remember	46 23%	14 18%	31 26%
Average	44.8	54.2	41.1

QC12A3. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the credit provider? Please provide an estimate for the following possible cost items. Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

	Total	UK	France
TOTAL	199	79	119
Base(Excl(Not Relevant/Don't Remember)	46	20	26
EUR 0	15 33%	4 19%	11 43%
EUR 1 - EUR 19	18 40%	10 49%	9 33%
EUR 10 - EUR 29	12 26%	8 38%	4 16%
EUR 30 - EUR 99	4 8%	2 9%	2 7%
EUR 100 or more	5 11%	2 9%	3 13%
Not relevant	91 46%	41 52%	50 41%
Don't remember	62 31%	18 23%	44 37%
Average	31.6	29.3	33.3

QC12AT. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the credit provider?

	Total	UK	France
TOTAL	199	79	119
Base(Excl(Not Relevant/Don't Remember)	99	35	64
EUR 0	45 45%	10 29%	35 54%
EUR 1 - EUR 19	22 22%	8 22%	14 22%
EUR 20 - EUR 99	17 17%	12 34%	5 8%
EUR 100 - EUR 499	12 12%	4 11%	8 12%
EUR 500 or more	3 3%	1 3%	2 4%
Not relevant	65 33%	33 42%	32 27%
Don't remember	34 17%	11 14%	23 19%
Average	55.4	52.9	56.8

QC12T. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the credit provider? Please provide an estimate if you are not sure.

	Total	UK	France
TOTAL	199	79	119
EUR 0	110 55%	43 54%	67 56%
EUR 1 - EUR 19	27 14%	9 11%	19 16%
EUR 20 - EUR 99	33 17%	18 23%	15 13%
EUR 100 - EUR 499	20 10%	7 9%	13 11%
EUR 500 or more	8 4%	2 3%	6 5%
Average	69.9	60.3	76.3

QC12B. May we kindly ask you to confirm that the sum of the amounts you indicated is [AMOUNT from QC12a]. This is part of our standard quality checks.

FILTER: ASK QC12B IF [AMOUNT FROM QC12A]=TRUE

	Total	UK	France
TOTAL	199	79	119
Yes	52 26%	22 28%	30 25%
No	2 1%	2 3%	0 0
Don't know	0 0	0 0	0 0
Not Stated	144 73%	54 69%	90 75%

QC12C. If you are not sure, please give an estimate of the total amount of money you have spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the credit provider.

FILTER: ASK QC12C IF QC12A.1 = 99999 AND QC12A.2 = 99999 AND QC12A.3 = 99999 OR IF QC12B = 2 OR 3

	Total	UK	France
TOTAL	37	14	23
EUR Up to 4	1 3%	0 0	1 4%
EUR 5 - EUR 19	4 11%	1 6%	3 14%
EUR 20 - EUR 49	8 22%	3 21%	5 23%
EUR 50 - EUR 99	12 34%	8 57%	5 20%
EUR 100 - EUR 499	6 17%	1 6%	5 24%
EUR 500 - EUR 999	2 6%	0 0	2 9%
EUR 1000 - EUR 1999	2 7%	1 10%	1 5%
EUR 2000 - EUR 4999	0 0	0 0	0 0
EUR 5000 - EUR 9999	0 0	0 0	0 0
EUR More than 10000	0 0	0 0	0 0
Don't know	0 0	0 0	0 0
Average	229.6	213.6	239.2

QC13. Taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress, would you sign up to this banking service again?

	Total	UK	France
TOTAL	199	79	119
Yes	98 49%	37 47%	60 51%
No	101 51%	42 53%	59 49%
Don't know	0 0	0 0	0 0



QC14. Which of these, if any, has the credit provider done so far in response to the problem? Mark all that apply.

FILTER: ASK QC14 IF QC9 = CODES 1 TO 10

	Total	UK	France
TOTAL	177	72	106
Agreed to cancel the contract within the cooling-off period of 14 days	6 3%	2 3%	4 3%
Acknowledged problem	60 34%	34 47%	26 25%
Investigating problem	40 22%	20 28%	20 19%
Gave a satisfactory explanation	32 18%	12 17%	19 18%
Gave an unsatisfactory explanation	39 22%	19 26%	20 19%
Agreed on termination of the contract, early credit repayment or rearrangement of credit payments	20 11%	12 16%	9 8%
Provided an alternative loan	13 7%	1 2%	11 11%
Gave a replacement credit card	16 9%	8 11%	8 8%
Gave a partial or full refund of wrongly charged amounts	32 18%	18 25%	15 14%
Gave compensation for damages or losses	10 5%	6 8%	4 4%
Offered compensation/reimbursement and I have not yet decided whether to accept it or not	7 4%	2 3%	5 5%
Offered unsatisfactory compensation/reimbursement which I declined	4 3%	2 3%	2 2%

QC14. Which of these, if any, has the credit provider done so far in response to the problem? Mark all that apply.

FILTER: ASK QC14 IF QC9 = CODES 1 TO 10

	Total	UK	France
TOTAL	177	72	106
Other	2 1%	0 0	2 2%
TOTAL 'AT LEAST ONE ACTION'	166 94%	71 99%	96 90%
Has done nothing	11 6%	1 1%	10 10%
Don't know	0 0	0 0	0 0

QC15A. How much have you received as reimbursement or compensation for the problem from the credit provider?

FILTER: ASK QC15A IF 'PARTIAL OR FULL REFUND', CODE 9, OR 'COMPENSATION FOR DAMAGES OR LOSSES', CODE 10, QC14

	Total	UK	France
TOTAL	40	23	18
EUR 0 - EUR 29	11 27%	6 26%	5 27%
EUR 30 - EUR 59	10 24%	8 35%	2 10%
EUR 60 - EUR 99	5 13%	2 9%	3 17%
EUR 100 - EUR 299	10 25%	4 16%	6 37%
EUR 300 - EUR more	5 11%	3 13%	2 9%
Don't Know	0 0	0 0	0 0
Average	410.4	639.3	116.9

QC15B. May we kindly ask you to confirm that the amount you indicated is [AMOUNT from QC15a]. This is part of our standard quality checks.

FILTER: ASK QC15B IF [AMOUNT FROM QC15A]=TRUE

	Total	UK	France
TOTAL	40	23	18
Yes	40 100%	23 100%	18 100%
No	0 0	0 0	0 0
Don't know	0 0	0 0	0 0

QC16. To what extent has the problem been resolved?

	Total	UK	France
TOTAL	199	79	119
Fully resolved	82 41%	41 52%	41 34%
Partly resolved	48 24%	13 16%	36 30%
Not yet resolved but I was informed that the investigation is ongoing	30 15%	11 13%	19 16%
Not yet resolved and I have not received any reply	15 8%	7 9%	8 7%
Not resolved and I decided not to do anything about it	23 12%	8 10%	16 13%
Don't know	0 0	0 0	0 0

QC17A. How long did the problem last until it was fully resolved?

FILTER: ASK QC17A IF QC16=1

	Total	UK	France
TOTAL	82	41	41
Less than one day	14 17%	4 9%	10 24%
One day to less than a week	19 24%	12 30%	7 18%
One week to less than one month	29 35%	12 30%	16 40%
One month to less than three months	14 17%	8 19%	7 16%
Three months to less than six months	2 2%	2 4%	0 0
Six months to less than a year	2 3%	2 5%	0 0
A year or more	2 2%	1 2%	1 3%
Don't remember	0 0	0 0	0 0

QC17B. How long did the problem last until it was partly resolved?

FILTER: ASK QC17B IF QC16=2

	Total	UK	France
TOTAL	48	13	36
Less than one day	2 4%	1 7%	1 3%
One day to less than a week	13 27%	2 19%	11 30%
One week to less than one month	16 33%	3 20%	13 38%
One month to less than three months	10 22%	4 28%	7 19%
Three months to less than six months	7 14%	3 26%	4 10%
Six months to less than a year	0 0	0 0	0 0
A year or more	0 0	0 0	0 0
Don't remember	0 0	0 0	0 0

QC17C. How long has the problem lasted so far?

FILTER: ASK QC17C IF QC16=3 OR 4

	Total	UK	France
TOTAL	45	18	27
Less than one day	0 0	0 0	0 0
One day to less than a week	4 8%	1 7%	3 10%
One week to less than one month	17 37%	6 35%	10 38%
One month to less than three months	13 29%	8 44%	5 20%
Three months to less than six months	6 12%	1 7%	4 16%
Six months to less than a year	3 6%	0 0	3 10%
A year or more	3 7%	1 7%	2 7%
Don't remember	0 0	0 0	0 0



QC17D. How long did the problem last until you decided not to do anything about it?

FILTER: ASK QC17D IF QC16=5

	Total	UK	France
TOTAL	23	8	16
Less than one day	4 16%	0 0	4 23%
One day to less than a week	3 13%	2 28%	1 6%
One week to less than one month	4 16%	0 0	4 24%
One month to less than three months	2 8%	0 0	2 12%
Three months to less than six months	4 19%	3 40%	1 9%
Six months to less than a year	1 5%	0 0	1 8%
A year or more	5 23%	2 31%	3 18%
Don't remember	0 0	0 0	0 0

QC18. I thank you for reporting on your most serious problem.

With which of the goods or services listed below did you have your SECOND most serious problem (i.e. that caused you the second most trouble or cost) in the last 12 months?

If your second most serious problem is with the same type of goods or services as your most serious problem, please select this category again.

This is the final problem we ask you to provide information on.

	Total	UK	France
TOTAL	199	79	119
Mobile telephone services	16 8%	6 8%	9 8%
Electricity services	11 6%	5 6%	6 5%
Loans or credit	14 7%	4 5%	10 9%
Credit cards	16 8%	5 7%	10 9%
Large household appliances	4 2%	1 2%	3 3%
Train services	7 3%	5 6%	2 1%
Clothing, footwear and bags	12 6%	7 9%	5 4%
Did not have another problem with these goods and services	42 21%	13 16%	29 24%
Don't know	0 0	0 0	0 0
Not Stated	77 39%	33 41%	44 37%

QC19. Did you pay for extracharges or additional fees?

	Total	UK	France
TOTAL	199	79	119
Yes	65 33%	25 31%	40 34%
No	134 67%	54 69%	79 66%

QC20. Did you take the banking services provider to court?

	Total	UK	France
TOTAL	199	79	119
Yes	4 2%	1 2%	3 2%
No	194 98%	78 98%	117 98%

QD1. You indicated you had a problem with large household appliances over the last 12 months. With which of the following did you experience the problem?

FILTER: ASK QD1 TO QD18 IF "LARGE HOUSEHOLD APPLIANCES", CODE 5, IS THE ONLY CHOICE IN DS2A OR DS2B OR DM3A OR DM3B OR DL4; OR "LARGE HOUSEHOLD APPLIANCES", CODE 5, IN DS3 OR DM4 OR DL5; OR "LARGE HOUSEHOLD APPLIANCES", CODE 5, IN QA18 OR QC18 OR QF18

	Total	UK	France
TOTAL	150	78	72
Electronic cooker, stove, oven or micro-wave oven	18 12%	9 11%	9 12%
Refrigerators, freezer or fridge-freezer	33 22%	13 17%	20 28%
Washing machine, dryer or ironing and pressing machine	49 33%	28 36%	21 29%
Dishwasher	23 15%	12 15%	10 15%
Air conditioner, humidifier or ventilator	2 1%	0 0	2 3%
Water heater or space heater (e.g. radiator)	6 4%	6 8%	0 0
Vacuum cleaner or steam-cleaning machine	4 3%	3 4%	1 1%
Carpet shampooing machine or machine for scrubbing, waxing and polishing floors	0 0	0 0	0 0
Sewing machine or knitting machine	0 0	0 0	0 0
Package of multiple large household appliances	2 1%	0 0	2 2%
Other	14 9%	7 9%	7 10%
Don't know	0 0	0 0	0 0

QD2. When did you buy this appliance? If you purchased the appliance second-hand, please indicate when it was first sold.

	Total	UK	France
TOTAL	150	78	72
Less than 6 months ago	31 21%	20 26%	11 16%
6 months to less than 12 months ago	35 24%	18 23%	17 24%
12 months to less than 24 months ago	29 19%	16 21%	13 18%
2 years to less than 5 years ago	29 20%	9 12%	20 28%
5 years ago or more	25 17%	15 19%	10 14%
TOTAL 'LESS THAN 6 MONTHS AGE'	31 21%	20 26%	11 16%
TOTAL '6 MONTHS TO LESS THAN 24 MONTHS'	64 43%	34 44%	30 42%
TOTAL '2 YEARS AGO OR MORE'	54 36%	24 30%	30 42%
Don't remember	0 0	0 0	0 0

QD3A. How much did you pay for this appliance (NOT including any over-/extra charges, if applicable)?  
If you are not sure, please give an estimate.

	Total	UK	France
TOTAL	150	78	72
EUR 0 - EUR 249	31 21%	23 30%	8 11%
EUR 250 - EUR 449	45 30%	24 31%	21 29%
EUR 450 - EUR 749	43 29%	18 23%	25 35%
EUR 750 - EUR 1499	14 9%	2 2%	12 17%
EUR 1500 or more	4 2%	2 2%	2 2%
I didn't/don't pay for this service	13 9%	10 12%	3 5%
Don't Know	0 0	0 0	0 0
Average	469.6	405.4	533.9

QD3B. May we kindly ask you to confirm that the amount you indicated is [AMOUNT from QD3a]. This is part of our standard quality checks.

FILTER: ASK QD3B IF [AMOUNT FROM QD3A]=TRUE

	Total	UK	France
TOTAL	137	68	68
Yes	134 98%	68 100%	65 95%
No	3 2%	0 0	3 5%
Don't know	0 0	0 0	0 0



QD3C. If you are not sure of the price, please give an estimate (in [NATIONAL CURRENCY]).

FILTER: ASK QD3C IF QD3A=99999 OR QD3B = 2 OR 3

	Total	UK	France
TOTAL	3	0	3
Free	0 0	0 0	0 0
EUR Up to 4	0 0	0 0	0 0
EUR 5 - EUR 19	0 0	0 0	0 0
EUR 20 - EUR 49	0 0	0 0	0 0
EUR 50 - EUR 99	0 0	0 0	0 0
EUR 100 - EUR 199	0 0	0 0	0 0
EUR 200 - EUR 499	2 70%	0 0	2 70%
EUR 500 - EUR 999	1 30%	0 0	1 30%
EUR 1000 - EUR 1499	0 0	0 0	0 0
EUR 1500 - EUR 1999	0 0	0 0	0 0
EUR More than 2000	0 0	0 0	0 0
Don't know	0 0	0 0	0 0
Average	469.7	0	469.7

QD3T. How much did you pay for this appliance (NOT including any over-/extra charges, if applicable)?  
 If you are not sure, please give an estimate.

	Total	UK	France
TOTAL	150	78	72
EUR 0 - EUR 249	44 29%	33 42%	11 16%
EUR 250 - EUR 449	44 29%	24 31%	20 28%
EUR 450 - EUR 749	42 28%	18 23%	24 34%
EUR 750 - EUR 1499	16 11%	2 2%	14 20%
EUR 1500 or more	4 2%	2 2%	2 2%
Don't Know	0 0	0 0	0 0
Average	480.9	405.4	556.5

QD4. How did you purchase this appliance?

	Total	UK	France
TOTAL	150	78	72
In person, at a shop or other sales point	79 53%	34 43%	46 63%
Over the Internet, directly from the seller	43 28%	26 33%	17 24%
Over the Internet, through an intermediary (e.g. comparison website)	8 5%	2 3%	6 8%
By mail order, delivery and postal services	5 3%	4 5%	1 1%
By telephone	1 1%	1 1%	0 0
From a salesperson visiting the home	2 1%	1 1%	1 2%
At a market or auction	0 0	0 0	0 0
TV shopping channel	0 0	0 0	0 0
Other	13 8%	11 14%	2 2%
TOTAL 'OVER THE INTERNET'	50 34%	28 36%	22 31%
Don't remember	0 0	0 0	0 0
*include sigma	150 100%	78 100%	72 100%

QD5. Did you obtain this appliance from a seller based in your country of residence, in another EU country, or outside the EU?

	Total	UK	France
TOTAL	150	78	72
Seller based in my country of residence	146 98%	78 100%	68 95%
Seller based in another EU country	3 2%	0	3 5%
Seller based outside the EU	0 0	0 0	0 0
I don't know where the Seller is based	0 0	0 0	0 0

QD6. Which of the items below describe the problem with the appliance or with the seller you obtained it from? Mark all that apply.

	Total	UK	France
TOTAL	150	78	72
QUALITY ( <i>Net</i> )			
Appliance faulty ( <i>e.g. fell apart quickly</i> )	89 59%	49 63%	40 55%
Appliance of unsatisfactory quality or not as described	23 15%	9 11%	14 20%
DAMAGE OR INJURY ( <i>Net</i> )			
Appliance caused damage to other possessions	7 5%	4 6%	3 4%
Appliance caused injury	2 2%	1 2%	1 1%
DELIVERY ( <i>Net</i> )			
Appliance not delivered	2 1%	1 1%	1 2%
Appliance only partially delivered or delivered late	9 6%	4 5%	5 7%
CUSTOMER SERVICE ( <i>Net</i> )			
Poor customer service	24 16%	10 12%	14 20%
PRICING ( <i>Net</i> )			
Unclear or complex pricing	5 4%	1 2%	4 6%
BILLING AND PAYMENTS ( <i>net</i> )			
Bill incorrect ( <i>e.g. I was overcharged</i> )	5 4%	2 3%	3 4%
Disproportionate fees applied for late payment	1 1%	0 0	1 2%
GUARANTEE/WARRANTY ( <i>Net</i> )			

QD6. Which of the items below describe the problem with the appliance or with the seller you obtained it from? Mark all that apply.

	Total	UK	France
TOTAL	150	78	72
Guarantee/warranty not honoured by seller	15 10%	6 8%	9 12%
MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES (Net)			
Misleading or incorrect indication of price (e.g. hidden charges)	0 0	0 0	0 0
Advertising was misleading	7 4%	1 1%	6 8%
Received false advice when buying appliance	6 4%	1 1%	5 7%
Was put under pressure when buying the appliance	4 2%	1 2%	2 3%
CONTRACTUAL ISSUES (Net)			
Missing or incomplete information in the contract (e.g. concerning right of withdrawal or identity of seller)	4 3%	2 3%	2 3%
Could not return the appliance when I changed my mind after buying	2 1%	0 0	2 3%
TOTAL 'QUALITY'	105 70%	54 69%	51 71%
TOTAL 'DAMAGE OR INJURY'	9 6%	6 7%	4 5%
TOTAL 'DELIVERY'	10 7%	4 5%	7 9%
TOTAL 'CUSTOMER SERVICE'	24 16%	10 12%	14 20%

QD6. Which of the items below describe the problem with the appliance or with the seller you obtained it from? Mark all that apply.

	Total	UK	France
TOTAL	150	78	72
TOTAL 'PRICING'	5 4%	1 2%	4 6%
TOTAL 'BILLING AND PAYMENTS'	7 4%	2 3%	4 6%
TOTAL 'GUARANTEE/WARRANTY'	15 10%	6 8%	9 12%
TOTAL 'MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES'	15 10%	3 4%	12 17%
TOTAL 'CONTRACTUAL ISSUES'	6 4%	2 3%	4 5%
Other problem, please specify	15 10%	7 9%	8 11%
Don't know	0 0	0 0	0 0

QD7A. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the seller)? Mark 0 if you did not pay any over-/extra charges or hidden fees.

FILTER: ASK QD7A IF QD6= 9 OR 10 OR 12 OR 18

	Total	UK	France
TOTAL	21	9	12
EUR 0	16 76%	8 89%	8 67%
EUR 1 - EUR 49	1 5%	1 11%	0
EUR 50 - EUR 149	2 10%	0	2 18%
EUR 300 or more	2 9%	0	2 16%
Don't Know	0 0	0 0	0 0
Average	39.5	0.5	69.6



QD7B. May we kindly ask you to confirm that the amount you indicated is [AMOUNT from QD7a]. This is part of our standard quality checks.

FILTER: ASK QD7B IF [AMOUNT FROM QD7A]=TRUE

	Total	UK	France
TOTAL	21	9	12
Yes	20 94%	9 100%	11 90%
No	1 6%	0 0	1 10%
Don't know	0 0	0 0	0 0

QD7C. If you are not sure, please give an estimate.

FILTER: ASK QD7C IF QD7A = 99999 OR IF QD7B = 2 OR 3

	Total	UK	France
TOTAL	1	0	1
No over-/extra charge or hidden fee	0 0	0 0	0 0
EUR Up to 4	0 0	0 0	0 0
EUR 5 - EUR 19	0 0	0 0	0 0
EUR 20 - EUR 49	0 0	0 0	0 0
EUR 50 - EUR 99	0 0	0 0	0 0
EUR 100 - EUR 199	0 0	0 0	0 0
EUR 200 - EUR 499	1 100%	0 0	1 100%
EUR 500 - EUR 999	0 0	0 0	0 0
EUR 1000 - EUR 1499	0 0	0 0	0 0
EUR 1500 - EUR 1999	0 0	0 0	0 0
EUR More than 2000	0 0	0 0	0 0
Don't know	0 0	0 0	0 0
Average	350	0	350

QD7T. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the seller)? Mark 0 if you did not pay any over-/extra charges or hidden fees.

	Total	UK	France
TOTAL	21	9	12
EUR 0	15 71%	8 89%	7 57%
EUR 1 - EUR 49	1 5%	1 11%	0 0
EUR 50 - EUR 149	2 10%	0 0	2 18%
EUR 300 or more	3 15%	0 0	3 26%
Don't Know	0 0	0 0	0 0
Average	59.5	0.5	105

QD8. To what extent could you use the appliance as intended after the problem occurred?

FILTER: ASK QD8 IF QD6 = 1 OR 2 OR 3 OR 4 OR 5 OR 6 OR 8 OR 13 OR 14 OR 17 OR 18

	Total	UK	France
TOTAL	134	69	65
Not at all	58 43%	34 49%	24 37%
Partly, with major difficulty	38 29%	18 26%	21 32%
Partly, with minor difficulty	16 12%	8 12%	8 12%
Fully	22 16%	9 13%	13 19%
TOTAL PARTLY ( <i>Net</i> )	54 41%	26 38%	28 44%
Don't know	0 0	0 0	0 0

QD9A. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	Total	UK	France
TOTAL	150	78	72
Cancelled the purchase of the appliance within the cooling-off period	3 2%	2 3%	1 1%
Returned the appliance	16 10%	12 15%	4 5%
Repaired the appliance at my own expense	14 10%	8 10%	6 9%
Bought a replacement appliance	40 27%	16 21%	24 33%
Withheld payment for the appliance	4 3%	1 2%	3 4%
Made a complaint to the seller	47 31%	27 35%	19 27%
Asked the seller for repair, replacement or refund of the money I paid	44 30%	25 32%	19 27%
Asked the seller for compensation for damages or losses	8 6%	5 7%	3 4%
Made a complaint to a government body or consumer organisation	4 2%	1 1%	3 4%
Took the seller to an out-of-court dispute settlement/alternative dispute resolution body (ADR)	0 0	0 0	0 0
Took the seller to court	1 1%	0 0	1 1%
Other action	6 4%	4 5%	3 4%
Have not taken any action	9 6%	5 6%	4 5%

QD9A. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	Total	UK	France
TOTAL	150	78	72
Don't know	0	0	0
TOTAL 'TOOK THE PROVIDER TO COURT OR TO AN OUT-OF-COURT DISPUTE RESOLUTION BODY'	1 1%	0	1 1%
TOTAL 'MADE A COMPLAINT TO A GOVERNMENT BODY OR CONSUMER ORGANISATION OR TOOK THE PROVIDER TO AN OUT-OF-COURT DISPUTE RESOLUTION BODY'	4 2%	1 1%	3 4%
TOTAL 'AT LEAST ONE ACTION'	141 94%	73 94%	68 95%

QD9B. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QD9BIS IF QD9=13

	Total	UK	France
TOTAL	9	5	4
I was unlikely to get a satisfactory solution to the problem I encountered	2 22%	1 18%	1 27%
The sums involved were too small	0 0	0 0	0 0
I did not know how or where to complain	0 0	0 0	0 0
I was not sure of my rights as a consumer	1 9%	0 0	1 21%
I thought it would take too long	1 10%	1 17%	0 0
I tried to complain about other problems in the past but was not successful	0 0	0 0	0 0
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	0 0	0 0	0 0
The complaints procedure was too complicated	0 0	0 0	0 0
Provider fixed problem on its own initiative	2 23%	0 0	2 52%
I have not had the time yet	2 26%	2 47%	0 0
Other	1 10%	1 18%	0 0
Don't know	0 0	0 0	0 0

QD10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the seller, going to an alternative dispute resolution body or to court, repairing or replacing the appliance etc.?

	Total	UK	France
TOTAL	150	78	72
Less than 1 hour	15 10%	7 9%	8 11%
1 to 2 hours	28 19%	16 21%	12 16%
3 to 4 hours	47 31%	23 30%	24 33%
5 to 10 hours	17 12%	10 13%	7 10%
11 to 20 hours	9 6%	3 4%	6 8%
More than 20 hours	28 19%	15 19%	13 18%
No time lost	5 3%	3 4%	2 3%
Don't remember	0 0	0 0	0 0
Average	7.3	7.2	7.4
TOTAL 'AT LEAST SOME TIME LOST'	145 97%	75 96%	70 97%



QD11. To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

	Total	UK	France
TOTAL	150	78	72
Not at all	5 3%	3 4%	2 3%
A little	47 32%	24 30%	24 33%
Moderately	41 27%	27 34%	14 20%
Quite a lot	40 27%	17 22%	23 32%
Extremely	16 11%	8 10%	9 12%
TOTAL 'A LITTLE / MODERATELY'	88 59%	50 64%	38 53%
TOTAL 'QUITE A LOT / EXTREMELY'	56 38%	25 32%	32 44%
Don't know	0 0	0 0	0 0

QD12A1. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller? Please provide an estimate for the following possible cost items. Costs of repairs or replacement at your own expense in [NATIONAL CURRENCY].

	Total	UK	France
TOTAL	150	78	72
Base(Excl(Not Relevant/Don't Remember)	68	29	39
EUR 0	14 20%	3 10%	11 28%
EUR 1 - EUR 99	13 19%	8 27%	5 12%
EUR 100 - EUR 199	17 24%	8 28%	8 22%
EUR 200 - EUR 349	10 15%	7 23%	4 9%
EUR 350 - EUR 499	10 15%	2 8%	8 21%
EUR 500 or More	4 6%	1 3%	3 8%
Not relevant	66 44%	42 54%	23 33%
Don't remember	16 11%	7 9%	9 13%
Average	188.8	188.2	189.2

QD12A2. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller? Please provide an estimate for the following possible cost items. Costs related to court proceedings in [NATIONAL CURRENCY].

	Total	UK	France
TOTAL	150	78	72
Base(Excl(Not Relevant/Don't Remember)	33	7	26
EUR 0	27 83%	4 63%	23 89%
EUR 1 - EUR 99	2 7%	1 19%	1 4%
EUR 100 - EUR 199	1 3%	0 0	1 4%
EUR 200 or More	2 7%	1 18%	1 4%
Not relevant	104 69%	65 84%	38 54%
Don't remember	13 9%	6 8%	7 10%
Average	34.2	117.7	13.3

QD12A3. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller? Please provide an estimate for the following possible cost items. Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

	Total	UK	France
TOTAL	150	78	72
Base(Excl(Not Relevant/Don't Remember)	56	24	32
EUR 0	15 26%	1 4%	14 43%
EUR 1 - EUR 19	16 29%	9 37%	8 24%
EUR 20 - EUR 49	15 28%	9 37%	7 21%
EUR 50 - EUR 124	7 13%	3 14%	4 12%
EUR 125 or more	9 17%	5 23%	4 12%
Not relevant	66 44%	38 49%	28 39%
Don't remember	28 19%	16 20%	12 17%
Average	24.2	38.2	13.8

QD12AT. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller?

	Total	UK	France
TOTAL	150	78	72
Base(Excl(Not Relevant/Don't Remember)	107	51	56
EUR 0	32 30%	15 29%	17 30%
EUR 1 - EUR 99	30 28%	18 34%	12 22%
EUR 100 - EUR 199	18 17%	8 15%	10 19%
EUR 200 - EUR 349	10 10%	7 13%	4 7%
EUR 350 - EUR 499	11 11%	2 4%	9 16%
EUR 500 or More	5 5%	2 4%	3 6%
Not relevant	39 26%	25 32%	14 20%
Don't remember	4 3%	2 3%	2 3%
Average	143.3	139	147.2

QD12T. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller? Please provide an estimate if you are not sure.

	Total	UK	France
TOTAL	150	78	72
EUR 0	71 47%	40 51%	31 43%
EUR 1 - EUR 49	21 14%	15 19%	6 9%
EUR 50 - EUR 199	30 20%	13 16%	17 24%
EUR 200 - EUR 499	23 15%	9 11%	14 19%
EUR 500 or more	5 3%	2 3%	3 4%
Average	105.4	92.1	119.9

QD12B. May we kindly ask you to confirm that the sum of the amounts you indicated is [AMOUNT from QD12a]. This is part of our standard quality checks.

FILTER: ASK QD12B IF [AMOUNT FROM QD12A]=TRUE

	Total	UK	France
TOTAL	85	37	47
Yes	74 88%	35 95%	39 82%
No	1 1%	1 2%	0 0
Don't know	0 0	0 0	0 0
Not Stated	10 11%	1 2%	9 18%

QD12C. If you are not sure, please give an estimate of the total amount of money you have spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the provider.

FILTER: ASK QD12C IF QD12A.1 = 99999 AND QD12A.2 = 99999 AND QD12A.3 = 99999 OR IF QD12B = 2 OR 3

	Total	UK	France
TOTAL	5	3	2
EUR Up to 4	0 0	0 0	0 0
EUR 5 - EUR 19	0 0	0 0	0 0
EUR 20 - EUR 49	3 61%	3 100%	0 0
EUR 50 - EUR 99	1 19%	0 0	1 49%
EUR 100 - EUR 199	0 0	0 0	0 0
EUR 200 - EUR 499	1 20%	0 0	1 51%
EUR 500 - EUR 999	0 0	0 0	0 0
EUR 1000 - EUR 1499	0 0	0 0	0 0
EUR 1500 - EUR 1999	0 0	0 0	0 0
EUR More than 2000	0 0	0 0	0 0
Don't remember	0 0	0 0	0 0
Average	104.9	35	214.7



QD13. You indicated a price of [INSERT AMOUNT PAID FROM QD3] for the appliance. What is the most you would now pay for this appliance taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress?

FILTER: ASK QD13 IF [AMOUNT FROM QD3]=TRUE OR IF QD3A=99999

	Total	UK	France
TOTAL	137	68	68
Would pay the same price again	39 28%	20 29%	19 27%
Would pay three quarters of the price	30 22%	19 28%	11 16%
Would pay half the price	16 12%	8 11%	8 12%
Would pay one quarter of the price	1 1%	1 1%	0 0
I wouldn't buy again	51 37%	20 30%	31 45%
TOTAL 'WOULD PAY'	86 63%	48 70%	38 55%
Don't know	0 0	0 0	0 0

QD14. Which of these, if any, has the seller done so far in response to the problem? Mark all that apply.

FILTER: ASK QD14 IF QD9 = CODES 1 TO 12

	Total	UK	France
TOTAL	141	73	68
Acknowledged problem	49 35%	28 38%	21 31%
Investigating problem	21 15%	17 24%	4 6%
Gave a satisfactory explanation	15 11%	6 9%	9 13%
Gave an unsatisfactory explanation	26 19%	16 21%	11 16%
Repaired or replaced the appliance	40 28%	24 32%	16 24%
Gave a partial or full refund of the money I paid	13 10%	9 12%	5 7%
Gave credit note or voucher	10 7%	6 9%	4 5%
Gave compensation for damages or losses	5 4%	1 2%	4 6%
Offered compensation/reimbursement and I have not yet decided whether to accept it or not	2 2%	1 1%	1 2%
Offered unsatisfactory compensation/reimbursement which I declined	1 1%	0 0	1 2%
Told me that my legal guarantee was no longer valid	12 9%	3 4%	10 14%
Other	7 5%	4 5%	3 4%

QD14. Which of these, if any, has the seller done so far in response to the problem? Mark all that apply.

FILTER: ASK QD14 IF QD9 = CODES 1 TO 12

	Total	UK	France
TOTAL	141	73	68
TOTAL 'AT LEAST ONE ACTION'	120 85%	62 85%	57 84%
Has done nothing	17 12%	7 10%	10 14%
Don't know	0 0	0 0	0 0
Not Stated	4 3%	4 5%	1 1%

QD15A. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the seller?

FILTER: ASK QD15A IF QD14 = 6 OR 7

	Total	UK	France
TOTAL	22	14	8
EUR 0 - EUR 69	9 39%	6 43%	3 32%
EUR 70 - EUR 139	3 13%	2 15%	1 10%
EUR 140 - EUR 199	2 8%	0 0	2 22%
EUR 200 - EUR 499	7 30%	5 34%	2 23%
EUR 500 or more	2 10%	1 9%	1 12%
Don't Know	0 0	0 0	0 0
Average	214.7	215.4	213.6

QD15B. May we kindly ask you to confirm that the amount you indicated is [AMOUNT from QD15a]. This is part of our standard quality checks.

FILTER: ASK QD15B IF [AMOUNT FROM QD15A]=TRUE

	Total	UK	France
TOTAL	22	14	8
Yes	22 100%	14 100%	8 100%
No	0 0	0 0	0 0
Don't know	0 0	0 0	0 0

QD16. To what extent has the problem been resolved?

	Total	UK	France
TOTAL	150	78	72
Fully resolved	97 65%	48 62%	49 68%
Partly resolved	20 13%	14 18%	6 8%
Not yet resolved but I was informed that the investigation is ongoing	12 8%	9 12%	3 4%
Not yet resolved and I have not received any reply	4 3%	1 1%	4 5%
Not resolved and I decided not to do anything about it	17 11%	6 8%	11 15%
Don't know	0 0	0 0	0 0

QD17A. How long did the problem last until it was fully resolved?

FILTER: ASK QD17A IF QD16=1

	Total	UK	France
TOTAL	97	48	49
Less than one day	6 7%	3 6%	4 7%
One day to less than a week	39 40%	18 37%	21 43%
One week to less than one month	33 34%	18 37%	16 32%
One month to less than three months	13 13%	6 13%	7 14%
Three months to less than six months	3 3%	2 4%	1 2%
Six months to less than a year	3 3%	2 4%	1 2%
A year or more	0 0	0 0	0 0
Don't remember	0 0	0 0	0 0

QD17B. How long did the problem last until it was partly resolved?

FILTER: ASK QD17A IF QD16=2

	Total	UK	France
TOTAL	20	14	6
Less than one day	1 4%	1 6%	0 0
One day to less than a week	3 15%	3 21%	0 0
One week to less than one month	9 44%	4 29%	5 79%
One month to less than three months	5 26%	5 38%	0 0
Three months to less than six months	2 11%	1 6%	1 21%
Six months to less than a year	0 0	0 0	0 0
A year or more	0 0	0 0	0 0
Don't remember	0 0	0 0	0 0



QD17C. How long has the problem lasted so far?

FILTER: ASK QD17A IF QD16= 3 OR 4

	Total	UK	France
TOTAL	16	10	6
Less than one day	0 0	0 0	0 0
One day to less than a week	1 5%	0 0	1 13%
One week to less than one month	4 26%	3 34%	1 14%
One month to less than three months	7 45%	6 66%	1 14%
Three months to less than six months	2 11%	0 0	2 28%
Six months to less than a year	0 0	0 0	0 0
A year or more	2 12%	0 0	2 30%
Don't remember	0 0	0 0	0 0

QD17D. How long did the problem last until you decided not to do anything about it?

FILTER: ASK QD17A IF QD16=5

	Total	UK	France
TOTAL	17	6	11
Less than one day	2 10%	0 0	2 16%
One day to less than a week	1 7%	0 0	1 11%
One week to less than one month	2 13%	2 38%	0 0
One month to less than three months	4 23%	2 33%	2 17%
Three months to less than six months	1 5%	1 15%	0 0
Six months to less than a year	4 24%	0 0	4 37%
A year or more	3 17%	1 14%	2 19%
Don't remember	0 0	0 0	0 0

QD18. Thank you for reporting on your most serious problem.

With which of the goods or services listed below did you have your **SECOND** most serious problem (i.e. that caused you the second most trouble or cost) in the last 12 months?

If your second most serious problem is with the same type of goods or services as your most serious problem, please select this category again.

This is the final problem we ask you to provide information on.

	Total	UK	France
TOTAL	150	78	72
Mobile telephone services	29 20%	16 20%	13 19%
Electricity services	7 5%	5 6%	3 4%
Loans or credit	3 2%	2 2%	1 2%
Credit cards	8 5%	2 3%	5 8%
Large household appliances	4 3%	3 3%	2 2%
Train services	9 6%	4 5%	5 7%
Clothing, footwear and bags	24 16%	17 22%	6 8%
Did not have another problem with these goods and services	43 28%	17 22%	26 36%
Don't know	0 0	0 0	0 0
Not Stated	24 16%	13 16%	11 15%

QD19. Did you have to pay for repairs or replacements at your own expense due to this problem?

	Total	UK	France
TOTAL	150	78	72
Yes	69 46%	30 38%	39 55%
No	80 54%	48 62%	32 45%

QD20. Did the seller or supplier have to pay for repairs or replacements at their own expense due to this problem?

	Total	UK	France
TOTAL	150	78	72
Yes	40 26%	24 30%	16 22%
No	110 74%	54 70%	56 78%

QD21. Did this problem cause any damage to other of your possessions?

	Total	UK	France
TOTAL	150	78	72
Yes	7 5%	4 6%	3 4%
No	143 95%	74 94%	69 96%

QD22. Did you pay for extracharges or additional fees?

	Total	UK	France
TOTAL	150	78	72
Yes	6 4%	1 1%	5 7%
No	143 96%	77 99%	67 93%

QD23. Did you take the seller or supplier to court?

	Total	UK	France
TOTAL	150	78	72
Yes	1 1%	0 0	1 1%
No	149 99%	78 100%	71 99%



QF1. You indicated you had a problem with clothing, footwear and bags over the last 12 months. With which of the following did you experience the problem?

FILTER: ASK QF1 TO QF18 IF "CLOTHING, FOOTWEAR AND BAGS", CODE 7, IS THE ONLY CHOICE IN DS2A OR DS2B OR DM3A OR DM3B OR DL4; OR "CLOTHING, FOOTWEAR AND BAGS", CODE 7, IN DS3 OR DM4 OR DL5; OR "CLOTHING, FOOTWEAR AND BAGS", CODE 7, IN QA18 OR QC18 OR QD18

	Total	UK	France
TOTAL	240	148	92
Children's clothing	14 6%	11 8%	3 3%
Women's clothing	91 38%	59 40%	32 35%
Men's clothing	47 20%	26 17%	22 24%
Hat	0 0	0 0	0 0
Clothing material/textiles	4 2%	3 2%	1 1%
Fur	0 0	0 0	0 0
Travel bag	5 2%	5 3%	0 0
Handbag	14 6%	6 4%	8 9%
Children's footwear	7 3%	4 2%	3 3%
Women's footwear	26 11%	13 9%	13 14%
Men's footwear	17 7%	9 6%	7 8%
Package of multiple items	9 4%	7 5%	1 2%
Other	5 2%	5 3%	1 1%

QF1. You indicated you had a problem with clothing, footwear and bags over the last 12 months. With which of the following did you experience the problem?

FILTER: ASK QF1 TO QF18 IF "CLOTHING, FOOTWEAR AND BAGS", CODE 7, IS THE ONLY CHOICE IN DS2A OR DS2B OR DM3A OR DM3B OR DL4; OR "CLOTHING, FOOTWEAR AND BAGS", CODE 7, IN DS3 OR DM4 OR DL5; OR "CLOTHING, FOOTWEAR AND BAGS", CODE 7, IN QA18 OR QC18 OR QD18

	Total	UK	France
TOTAL	240	148	92
Don't know	0	0	0

QF2. When did you buy this item? If you purchased the item second-hand, please indicate when it was first sold.

	Total	UK	France
TOTAL	240	148	92
Less than 6 months ago	159 66%	103 69%	56 62%
6 months to less than 12 months ago	64 27%	38 26%	26 29%
12 months to less than 24 months ago	9 4%	4 2%	6 6%
2 years to less than 5 years ago	6 3%	4 3%	2 2%
5 years ago or more	1 1%	0 0	1 1%
TOTAL 'LESS THAN 6 MONTHS AGE'	159 66%	103 69%	56 62%
TOTAL '6 MONTHS TO LESS THAN 24 MONTHS'	73 31%	41 28%	32 35%
TOTAL '2 YEARS AGO OR MORE'	7 3%	4 3%	3 4%
Don't remember	0 0	0 0	0 0

QF3A. How much did you pay for this item (NOT including any over-/extra charges, if applicable)?  
If you are not sure, please give an estimate.

	Total	UK	France
TOTAL	240	148	92
EUR 0 - EUR 24	69 29%	51 34%	18 20%
EUR 25 - EUR 39	51 21%	30 20%	21 23%
EUR 40 - EUR 59	56 23%	36 24%	20 21%
EUR 60 - EUR 119	37 16%	19 13%	18 19%
EUR 120 or more	27 11%	12 8%	15 16%
I didn't/don't pay for this service	5 2%	4 3%	1 1%
Don't Know	2 1%	2 1%	0 0
Average	58.2	54.8	63.6

QF3B. May we kindly ask you to confirm that the amount you indicated is [AMOUNT from QF3a]. This is part of our standard quality checks.

FILTER: ASK QF3B IF [AMOUNT FROM QF3A]=TRUE

	Total	UK	France
TOTAL	233	142	91
Yes	231 99%	142 100%	90 99%
No	1 1%	0 0	1 1%
Don't know	0 0	0 0	0 0

QF3C. If you are not sure of the price, please give an estimate (in [NATIONAL CURRENCY])

FILTER: ASK QF3C IF QF3A =99999 OR IF QF3B = 2 OR 3

	Total	UK	France
TOTAL	3	2	1
Free	0 0	0 0	0 0
EUR Up to 4	0 0	0 0	0 0
EUR 5 - EUR 19	0 0	0 0	0 0
EUR 20 - EUR 49	2 67%	1 45%	1 100%
EUR 50 - EUR 99	0 0	0 0	0 0
EUR 100 - EUR 199	1 33%	1 55%	0 0
EUR 200 - EUR 499	0 0	0 0	0 0
EUR 500 - EUR 999	0 0	0 0	0 0
EUR 1000 - EUR 1499	0 0	0 0	0 0
EUR 1500 - EUR 1999	0 0	0 0	0 0
EUR More than 2000	0 0	0 0	0 0
Don't know	0 0	0 0	0 0
Average	72.7	98.1	35

QF3T. How much did you pay for this item (NOT including any over-/extra charges, if applicable)?  
 If you are not sure, please give an estimate.

	Total	UK	France
TOTAL	240	148	92
EUR 0 - EUR 24	67 28%	49 33%	18 20%
EUR 25 - EUR 39	52 22%	31 21%	21 23%
EUR 40 - EUR 59	54 23%	36 24%	18 20%
EUR 60 - EUR 119	38 16%	19 13%	19 21%
EUR 120 or more	28 12%	13 9%	15 16%
Don't Know	0 0	0 0	0 0
Average	58.4	54.8	64.1

QF4. How did you purchase this item?

	Total	UK	France
TOTAL	240	148	92
In person, at a shop or other sales point	86 36%	54 36%	32 35%
Over the Internet, directly from the seller	126 52%	81 55%	45 49%
Over the Internet, through an intermediary (e.g. comparison website)	19 8%	7 5%	12 13%
By mail order, delivery and postal services	6 2%	4 3%	2 2%
By telephone	0 0	0 0	0 0
From a salesperson visiting the home	0 0	0 0	0 0
At a market or auction	2 1%	1 1%	1 1%
TV shopping channel	0 0	0 0	0 0
Other	1 0	1 1%	0 0
<b>TOTAL 'OVER THE INTERNET'</b>	145 60%	88 59%	57 62%
Don't remember	0 0	0 0	0 0
*include sigma	240 100%	148 100%	92 100%



QF5. Did you obtain this item from the seller based in your country of residence, in another EU country, or outside the EU?

	Total	UK	France
TOTAL	240	148	92
Seller based in my country of residence	197 82%	130 88%	67 73%
Seller based in another EU country	28 12%	10 7%	18 19%
Seller based outside the EU	15 6%	8 5%	7 7%
I don't know where the Seller is based	0 0	0 0	0 0

QF6. Which of the items below describe the problem with the item or with the seller you obtained it from? Mark all that apply.

	Total	UK	France
TOTAL	240	148	92
QUALITY (Net)			
Item faulty (e.g. fell apart quickly)	107 44%	68 46%	39 42%
Item of unsatisfactory quality, counterfeit or not as described	58 24%	32 21%	26 29%
INJURY (Net)			
Item caused injury	3 1%	2 1%	1 1%
DELIVERY (Net)			
Item not delivered	39 16%	30 20%	9 10%
Item delivered late	28 12%	17 11%	11 12%
CUSTOMER SERVICE (Net)			
Poor customer service	34 14%	24 16%	10 11%
PRICING (Net)			
Unclear or complex pricing	3 1%	2 1%	1 1%
BILLING AND PAYMENTS (Net)			
Bill incorrect (e.g. I was overcharged)	8 3%	5 4%	2 2%
Disproportionate fees applied for late payment	1 0	1 1%	0 0
GUARANTEE/WARRANTY (Net)			
Guarantee/warranty not honoured by seller	10 4%	6 4%	3 4%

QF6. Which of the items below describe the problem with the item or with the seller you obtained it from? Mark all that apply.

	Total	UK	France
TOTAL	240	148	92
MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES <i>(Net)</i>			
Misleading or incorrect indication of price <i>(e.g. hidden charges)</i>	4 2%	1 1%	3 4%
Advertising was misleading	10 4%	4 3%	6 6%
Received false advice when buying the item	7 3%	6 4%	2 2%
Was put under pressure when buying the item	4 2%	1 1%	3 3%
CONTRACTUAL ISSUES <i>(Net)</i>			
Missing or incomplete information in the contract <i>(e.g. concerning right of withdrawal or identity of seller)</i>	5 2%	3 2%	2 2%
Could not return the item when I changed my mind after buying	13 6%	10 7%	4 4%
TOTAL 'QUALITY'	152 64%	90 61%	62 68%
TOTAL 'INJURY'	3 1%	2 1%	1 1%
TOTAL 'DELIVERY'	64 27%	44 30%	20 22%
TOTAL 'CUSTOMER SERVICE'	34 14%	24 16%	10 11%
TOTAL 'PRICING'	3 1%	2 1%	1 1%

QF6. Which of the items below describe the problem with the item or with the seller you obtained it from? Mark all that apply.

	Total	UK	France
TOTAL	240	148	92
TOTAL 'BILLING AND PAYMENTS'	9 4%	6 4%	2 2%
TOTAL 'GUARANTEE/WARRANTY'	10 4%	6 4%	3 4%
TOTAL 'MISLEADING OR AGGRESSIVE COMMERCIAL PRACTICES'	18 7%	11 7%	7 8%
TOTAL 'CONTRACTUAL ISSUES'	17 7%	12 8%	6 6%
Other problem, please specify	17 7%	10 7%	7 8%
Don't know	0 0	0 0	0 0

QF7A. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the seller)? Mark 0 if you did not pay any over-/extra charges or hidden fees.

FILTER: ASK QF7A IF QF6 = 8 OR 9 OR 11 OR 17

	Total	UK	France
TOTAL	29	18	12
EUR 0	19 64%	12 69%	6 55%
EUR 1 - EUR 14	4 15%	1 7%	3 27%
EUR 15 - EUR 49	3 10%	2 10%	1 10%
EUR 50 - EUR 139	2 8%	2 14%	0 0
EUR 140 or more	1 3%	0 0	1 8%
Don't Know	0 0	0 0	0 0
Average	18.2	18.3	18.2

QF7B. May we kindly ask you to confirm that the amount you indicated is [AMOUNT from QF7a]. This is part of our standard quality checks.

FILTER: ASK QF7B IF [AMOUNT FROM QF7A]=TRUE

	Total	UK	France
TOTAL	29	18	12
Yes	29 100%	18 100%	12 100%
No	0 0	0 0	0 0
Don't know	0 0	0 0	0 0

QF7T. How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the seller)? Mark 0 if you did not pay any over-/extra charges or hidden fees. If you are not sure, please give an estimate.

	Total	UK	France
TOTAL	29	18	12
EUR 0	19 64%	12 69%	6 55%
EUR 1 - EUR 14	4 15%	1 7%	3 27%
EUR 15 - EUR 49	3 10%	2 10%	1 10%
EUR 50 - EUR 139	2 8%	2 14%	0 0
EUR 140 or more	1 3%	0 0	1 8%
Don't Know	0 0	0 0	0 0
Average	18.2	18.3	18.2

QF8. To what extent could you use the item as intended after the problem occurred?

FILTER: ASK QF8 IF QF6 = 1 OR 2 OR 5 OR 7 OR 12 OR 13 16 OR 17

	Total	UK	France
TOTAL	198	119	78
Not at all	86 44%	53 44%	33 43%
Partly, with major difficulty	41 21%	24 20%	17 22%
Partly, with minor difficulty	38 19%	29 24%	9 12%
Fully	33 16%	13 11%	19 24%
TOTAL 'PARTLY'	79 40%	53 45%	26 33%
Don't know	0 0	0 0	0 0



QF9A. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	Total	UK	France
TOTAL	240	148	92
Cancelled the purchase of the item within the cooling-off period	12 5%	6 4%	6 6%
Returned the item	104 43%	70 47%	34 37%
Repaired the item at my own expense	13 5%	5 4%	7 8%
Bought a replacement	26 11%	20 13%	6 6%
Withheld payment for the item	4 2%	3 2%	1 1%
Made a complaint to the seller	79 33%	54 36%	25 27%
Asked the seller for repair, replacement or refund of the money I paid	60 25%	43 29%	17 19%
Asked the seller for compensation for damages or losses	10 4%	6 4%	5 5%
Made a complaint to a government body or consumer organisation	6 2%	5 3%	1 1%
Took the seller to an out-of-court dispute settlement /alternative dispute resolution body (ADR)	1 0	0 0	1 1%
Took the seller to court	2 1%	0 0	2 2%
Other action	4 2%	1 1%	3 3%
Have not taken any action	21 9%	8 5%	13 14%

QF9A. Which of these, if any, have you done to sort out the problem? Mark all that apply.

	Total	UK	France
TOTAL	240	148	92
Don't know	0 0	0 0	0 0
TOTAL 'TOOK THE PROVIDER TO COURT OR TO AN OUT-OF-COURT DISPUTE RESOLUTION BODY'	3 1%	0 0	3 3%
TOTAL 'MADE A COMPLAINT TO A GOVERNMENT BODY OR CONSUMER ORGANISATION OR TOOK THE PROVIDER TO AN OUT-OF-COURT DISPUTE RESOLUTION BODY'	6 3%	5 3%	2 2%
TOTAL 'AT LEAST ONE ACTION'	219 91%	140 95%	78 86%

QF9B. For which of the reasons below have you not taken action? Mark all that apply.

FILTER: ASK QF9BIS IF 'HAVE NOT TAKEN ANY ACTION', CODE 13, IN QF9

	Total	UK	France
TOTAL	21	8	13
I was unlikely to get a satisfactory solution to the problem I encountered	9 42%	1 15%	8 57%
The sums involved were too small	7 32%	2 28%	5 35%
I did not know how or where to complain	1 5%	0 0	1 8%
I was not sure of my rights as a consumer	2 10%	0 0	2 16%
I thought it would take too long	2 10%	1 14%	1 8%
I tried to complain about other problems in the past but was not successful	0 0	0 0	0 0
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	1 5%	1 13%	0 0
The complaints procedure was too complicated	2 10%	0 0	2 16%
Provider fixed problem on its own initiative	3 15%	1 15%	2 15%
I have not had the time yet	1 6%	1 15%	0 0
Other	1 6%	0 0	1 9%
Don't know	0 0	0 0	0 0

QF10. What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the seller, going to an alternative dispute resolution body or to court, repairing or replacing the item etc.?

	Total	UK	France
TOTAL	240	148	92
Less than 1 hour	93 39%	62 42%	31 33%
1 to 2 hours	71 30%	37 25%	35 38%
3 to 4 hours	29 12%	19 13%	10 11%
5 to 10 hours	15 6%	10 7%	5 6%
11 to 20 hours	6 2%	4 3%	1 1%
More than 20 hours	15 6%	11 7%	4 4%
No time lost	11 4%	5 3%	6 7%
Don't remember	0 0	0 0	0 0
Average	3.3	3.6	2.8
TOTAL 'AT LEAST SOME TIME LOST'	229 96%	143 97%	86 93%

QF11. To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

	Total	UK	France
TOTAL	240	148	92
Not at all	31 13%	24 16%	6 7%
A little	101 42%	65 44%	36 39%
Moderately	59 24%	33 22%	26 28%
Quite a lot	29 12%	16 11%	13 14%
Extremely	21 9%	10 7%	11 12%
TOTAL 'A LITTLE / MODERATELY'	159 66%	98 66%	62 67%
TOTAL 'QUITE A LOT / EXTREMELY'	50 21%	26 18%	24 26%
Don't know	0 0	0 0	0 0

QF12A1. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller? Please provide an estimate for the following possible cost items. Costs of repairs or replacement at your own expense in [NATIONAL CURRENCY].

	Total	UK	France
TOTAL	240	148	92
Base(Excl(Not Relevant/Don't Remember)	88	50	38
EUR 0	43 50%	20 40%	24 63%
EUR 1 - EUR 9	11 13%	5 11%	6 16%
EUR 10 - EUR 29	15 17%	8 17%	6 17%
EUR 30 - EUR 69	11 12%	10 20%	1 2%
EUR 70 - EUR 149	5 6%	5 9%	1 2%
EUR 150 or More	2 2%	2 4%	0 0
Not relevant	124 52%	83 56%	41 45%
Don't remember	28 12%	15 10%	13 14%
Average	18.5	26.5	7.9

QF12A2. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller? Please provide an estimate for the following possible cost items. Costs related to court proceedings in [NATIONAL CURRENCY].

	Total	UK	France
TOTAL	240	148	92
Base(Excl(Not Relevant/Don't Remember)	46	20	26
EUR 0	39 85%	14 71%	25 96%
EUR 1 - EUR 9	2 5%	1 6%	1 4%
EUR 10 - EUR 69	2 5%	2 11%	0 0
EUR 70 or More	2 5%	2 12%	0 0
Not relevant	173 72%	118 80%	55 60%
Don't remember	21 9%	10 7%	11 12%
Average	18.5	42.8	0.2

QF12A3. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller? Please provide an estimate for the following possible cost items. Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY].

	Total	UK	France
TOTAL	240	148	92
Base(Excl(Not Relevant/Don't Remember)	66	35	31
EUR 0	28 42%	10 27%	18 59%
EUR 1 - EUR 9	16 24%	9 26%	7 22%
EUR 10 - EUR 69	23 34%	17 47%	6 19%
Not relevant	138 57%	93 63%	45 49%
Don't remember	36 15%	19 13%	16 18%
Average	7.8	10.9	4.2



QF12B. May we kindly ask you to confirm that the sum of the amounts you indicated is [AMOUNT from QF12a]. This is part of our standard quality checks.

FILTER: ASK QF12B IF [AMOUNT FROM QF12A]=TRUE

	Total	UK	France
TOTAL	105	62	43
Yes	67 64%	45 73%	22 51%
No	2 2%	0 0	2 4%
Don't know	0 0	0 0	0 0
Not Stated	36 34%	17 27%	19 44%

QF12C. If you are not sure, please give an estimate of the total amount of money you have spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller.

FILTER: ASK QF12C IF QF12A.1 = 99999 AND QF12A.2 = 99999 AND QF12A.3 = 99999 OR IF QF12B = 2 OR 3

	Total	UK	France
TOTAL	17	8	9
EUR Up to 4	9 50%	3 31%	6 70%
EUR 5 - EUR 19	4 24%	3 30%	2 19%
EUR 20 - EUR 49	2 11%	1 11%	1 11%
EUR 50 - EUR 99	2 14%	2 29%	0 0
EUR 100 - EUR 199	0 0	0 0	0 0
EUR 200 - EUR 499	0 0	0 0	0 0
EUR 500 - EUR 999	0 0	0 0	0 0
EUR 1000 - EUR 1499	0 0	0 0	0 0
EUR 1500 - EUR 1999	0 0	0 0	0 0
EUR More than 2000	0 0	0 0	0 0
Don't remember	0 0	0 0	0 0
Average	18.6	29.7	7.6

QF12AT. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller? Please provide an estimate if you are not sure.

	Total	UK	France
TOTAL	240	148	92
Base(Excl(Not Relevant/Don't Remember)	124	70	54
EUR 0	55 45%	25 36%	30 55%
EUR 1 - EUR 9	20 16%	11 15%	10 18%
EUR 10 - EUR 29	27 22%	17 24%	11 20%
EUR 30 - EUR 69	11 9%	8 11%	3 5%
EUR 70 - EUR 149	5 4%	4 6%	1 2%
EUR 150 or More	5 4%	5 8%	0 0
Not relevant	100 42%	70 47%	31 34%
Don't remember	15 6%	8 6%	7 7%
Average	24	36.3	8

QF12T. How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller? Please provide an estimate if you are not sure.

	Total	UK	France
TOTAL	240	148	92
EUR 0	156 65%	95 64%	61 66%
EUR 1 - EUR 9	28 12%	13 9%	15 16%
EUR 10 - EUR 29	31 13%	19 13%	12 13%
EUR 30 - EUR 69	12 5%	9 6%	4 4%
EUR 70 - EUR 149	8 3%	7 5%	1 1%
EUR 150 or more	5 2%	5 4%	0 0
Average	13.7	18.9	5.4

QF13. You indicated a price of [INSERT AMOUNT PAID FROM QF3] for the item. What is the most you would now pay for this item taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress?

FILTER: ASK QF13 IF QF3A=99999 OR IF [AMOUNT FROM QF3A]=TRUE

	Total	UK	France
TOTAL	233	142	91
Would pay the same price again	56 24%	45 32%	11 12%
Would pay three quarters of the price	27 12%	17 12%	10 12%
Would pay half the price	35 15%	24 17%	11 12%
Would pay one quarter of the price	14 6%	9 6%	5 6%
I wouldn't buy again	102 44%	48 34%	54 59%
TOTAL 'WOULD PAY'	131 56%	94 66%	37 41%
Don't know	0 0	0 0	0 0

QF14. Which of these, if any, has the seller done so far in response to the problem? Mark all that apply.

FILTER: ASK QF14 IF QF9 = CODES 1 TO 12

	Total	UK	France
TOTAL	219	140	78
Acknowledged problem	93 42%	56 40%	36 46%
Investigating problem	32 15%	25 18%	7 9%
Gave a satisfactory explanation	44 20%	29 21%	14 18%
Gave an unsatisfactory explanation	25 12%	16 12%	9 11%
Repaired or replaced the item	53 24%	42 30%	10 13%
Gave a partial or full refund of the money I paid	62 29%	39 28%	23 30%
Gave credit note or voucher	18 8%	13 9%	5 7%
Gave compensation for injury or damages	8 4%	4 3%	4 6%
Offered compensation/reimbursement and I have not yet decided whether to accept it or not	1 0	1 1%	0 0
Offered unsatisfactory compensation/reimbursement which I declined	4 2%	4 3%	0 0
Told me that my legal guarantee was no longer valid	4 2%	2 2%	2 3%
Other	12 5%	9 7%	3 3%

QF14. Which of these, if any, has the seller done so far in response to the problem? Mark all that apply.

FILTER: ASK QF14 IF QF9 = CODES 1 TO 12

	Total	UK	France
TOTAL	219	140	78
TOTAL 'AT LEAST ONE ACTION'	197 90%	129 92%	68 86%
Has done nothing	21 10%	11 8%	11 14%
Don't know	0 0	0 0	0 0

QF15A. How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the seller?

FILTER: ASK QF15A IF QF14 = 6 OR 7 OR 8

	Total	UK	France
TOTAL	80	51	29
EUR 0 - EUR 14	18 22%	10 19%	8 26%
EUR 15 - EUR 29	18 22%	15 30%	3 9%
EUR 30 - EUR 59	32 40%	21 41%	12 39%
EUR 60 - EUR 99	4 4%	2 4%	2 6%
EUR 100 or more	9 11%	3 6%	6 20%
Don't know	0 0	0 0	0 0
Average	40.5	34.4	51



QF15B. May we kindly ask you to confirm that the amount you indicated is [AMOUNT from QF15a]. This is part of our standard quality checks.

FILTER: ASK QF15B IF [AMOUNT FROM QF15A]=TRUE

	Total	UK	France
TOTAL	80	51	29
Yes	79 98%	51 100%	27 94%
No	2 2%	0 0	2 6%
Don't know	0 0	0 0	0 0

QF16. To what extent has the problem been resolved?

	Total	UK	France
TOTAL	240	148	92
Fully resolved	150 63%	100 68%	50 55%
Partly resolved	28 12%	14 10%	14 15%
Not yet resolved but I was informed that the investigation is ongoing	19 8%	12 8%	7 8%
Not yet resolved and I have not received any reply	15 6%	8 5%	7 8%
Not resolved and I decided not to do anything about it	27 11%	14 9%	14 15%
Don't know	0 0	0 0	0 0

QF17A. How long did the problem last until it was fully resolved?

FILTER: ASK QF17A IF QF16=1

	Total	UK	France
TOTAL	150	100	50
Less than one day	44 29%	30 30%	14 27%
One day to less than a week	52 35%	38 38%	14 29%
One week to less than one month	37 24%	20 20%	16 32%
One month to less than three months	15 10%	10 10%	5 10%
Three months to less than six months	0 0	0 0	0 0
Six months to less than a year	2 2%	1 1%	1 2%
A year or more	0 0	0 0	0 0
Don't remember	0 0	0 0	0 0

QF17B. How long did the problem last until it was partly resolved?

FILTER: ASK QF17A IF QF16=2

	Total	UK	France
TOTAL	28	14	14
Less than one day	5 16%	0 0	5 33%
One day to less than a week	7 24%	3 24%	3 25%
One week to less than one month	11 38%	8 53%	3 24%
One month to less than three months	3 10%	1 8%	2 12%
Three months to less than six months	2 8%	2 15%	0 0
Six months to less than a year	0 0	0 0	0 0
A year or more	1 3%	0 0	1 7%
Don't remember	0 0	0 0	0 0

QF17C. How long has the problem lasted so far?

FILTER: ASK QF17A IF QF16 = 3 OR 4

	Total	UK	France
TOTAL	34	20	14
Less than one day	2 6%	2 10%	0 0
One day to less than a week	7 20%	4 19%	3 22%
One week to less than one month	15 44%	9 46%	6 42%
One month to less than three months	5 15%	4 20%	1 7%
Three months to less than six months	3 9%	1 6%	2 14%
Six months to less than a year	2 6%	0 0	2 15%
A year or more	0 0	0 0	0 0
Don't remember	0 0	0 0	0 0

QF17D. How long did the problem last until you decided not to do anything about it?

FILTER: ASK QF17A IF QF16=5

	Total	UK	France
TOTAL	27	14	14
Less than one day	7 27%	4 31%	3 22%
One day to less than a week	12 45%	5 38%	7 52%
One week to less than one month	4 14%	1 9%	3 20%
One month to less than three months	2 7%	1 9%	1 6%
Three months to less than six months	1 3%	1 7%	0 0
Six months to less than a year	1 3%	1 7%	0 0
A year or more	0 0	0 0	0 0
Don't remember	0 0	0 0	0 0

QF18. Thank you for reporting on your most serious problem.

With which of the goods or services listed below did you have your SECOND most serious problem (i.e. that caused you the second most trouble or cost) in the last 12 months?

If your second most serious problem is with the same type of goods or services as your most serious problem, please select this category again.

This is the final problem we ask you to provide information on.

	Total	UK	France
TOTAL	240	148	92
Mobile telephone services	21 9%	16 11%	5 5%
Electricity services	6 3%	6 4%	0 0
Loans or credit	4 2%	3 2%	1 1%
Credit cards	4 2%	1 1%	3 3%
Large household appliances	4 2%	2 1%	2 3%
Train services	9 4%	6 4%	3 3%
Clothing, footwear and bags	16 7%	10 7%	6 6%
Did not have another problem with these goods and services	96 40%	52 35%	45 49%
Don't know	0 0	0 0	0 0
Not Stated	79 33%	52 35%	27 30%

QF19. Did you have to pay for repairs or replacements at your own expense due to this problem?

	Total	UK	France
TOTAL	240	148	92
Yes	63 26%	44 29%	19 21%
No	177 74%	104 71%	72 79%



QF20. Did the seller or supplier have to pay for repairs or replacements at their own expense due to this problem?

	Total	UK	France
TOTAL	240	148	92
Yes	53 22%	42 29%	10 11%
No	187 78%	106 71%	81 89%

QF21. Did you pay for extracharges or additional fees?

	Total	UK	France
TOTAL	240	148	92
Yes	11 4%	5 4%	5 6%
No	229 96%	143 96%	87 94%

QF22. Did you take the seller or supplier to court?

	Total	UK	France
TOTAL	240	148	92
Yes	2 1%	0 0	2 2%
No	238 99%	148 100%	90 98%

D4\_1. Please indicate to what extent you agree or disagree with each of the following statements. Consumers should NOT always expect a high level of good or service quality, even if they pay a premium price.

	Total	UK	France
TOTAL	2000	1000	1000
Totally agree	119 6%	23 2%	96 10%
Tend to agree	317 16%	109 11%	208 21%
Tend to disagree	431 22%	189 19%	242 24%
Totally disagree	1131 57%	680 68%	452 45%
TOTAL 'AGREE'	436 22%	132 13%	304 30%
TOTAL 'DISAGREE'	1562 78%	868 87%	694 69%
Don't know	2 0	0 0	2 0

D4\_2. Please indicate to what extent you agree or disagree with each of the following statements. Consumers should NOT expect to be compensated if something goes wrong with a good or a service.

	Total	UK	France
TOTAL	2000	1000	1000
Totally agree	83 4%	14 1%	68 7%
Tend to agree	285 14%	121 12%	164 16%
Tend to disagree	580 29%	304 30%	276 28%
Totally disagree	1050 52%	561 56%	489 49%
TOTAL 'AGREE'	368 18%	135 14%	233 23%
TOTAL 'DISAGREE'	1630 82%	865 86%	766 77%
Don't know	2 0	0 0	2 0

D4\_3. Please indicate to what extent you agree or disagree with each of the following statements. Consumers should NOT expect to have access to customer service whenever they need it.

	Total	UK	France
TOTAL	2000	1000	1000
Totally agree	91 5%	26 3%	65 7%
Tend to agree	217 11%	81 8%	136 14%
Tend to disagree	481 24%	264 26%	217 22%
Totally disagree	1208 60%	629 63%	580 58%
TOTAL 'AGREE'	308 15%	107 11%	201 20%
TOTAL 'DISAGREE'	1689 84%	893 89%	796 80%
Don't know	3 0	0 0	3 0

D4\_4. Please indicate to what extent you agree or disagree with each of the following statements. Consumers should NOT expect to be given the necessary information about the product or service about their rights prior to the purchase.

	Total	UK	France
TOTAL	2000	1000	1000
Totally agree	82 4%	18 2%	64 6%
Tend to agree	230 12%	78 8%	152 15%
Tend to disagree	468 23%	226 23%	242 24%
Totally disagree	1218 61%	678 68%	540 54%
TOTAL 'AGREE'	312 16%	96 10%	216 22%
TOTAL 'DISAGREE'	1686 84%	904 90%	782 78%
Don't know	2 0	0 0	2 0

D5. Would you say you live in a rural area or village, small or middle sized town, or large town or city?

	Total	UK	France
TOTAL	2000	1000	1000
Rural area or village	589 29%	243 24%	346 35%
Small or middle-sized town	839 42%	418 42%	421 42%
Large town or city	572 29%	340 34%	233 23%
Don't know	0 0	0 0	0 0



D6. What is the highest level of education you have achieved?

	Total	UK	France
TOTAL	2000	1000	1000
Primary education: Primary school / Skills for Life or equivalent	35 2%	12 1%	23 2%
Lower secondary education ( <i>usually ages 11-15</i> ): Secondary school / Skillstart or equivalent	118 6%	52 5%	66 7%
Upper secondary education ( <i>usually ages 16-19</i> ): GCSE / SCE Standard Grades/ General National Vocational Qualification, Apprenticeship/ Scottish National Qualification Higher	646 32%	293 29%	353 35%
Post-secondary education ( <i>after secondary school, not including university or equivalent</i> ): HE Access	325 16%	194 19%	130 13%
University (undergraduate and post-graduate) or equivalent vocational training: Bachelor's Degree / Master's Degree / National Vocational Qualification ( <i>Level 4 or 5</i> )	805 40%	425 42%	380 38%
PHD/ advanced research qualification: Doctor of Philosophy	72 4%	24 2%	47 5%
TOTAL 'LOW'	153 8%	64 6%	89 9%
TOTAL 'MEDIUM'	970 49%	487 49%	483 48%
TOTAL 'HIGH'	877 44%	449 45%	427 43%
Don't know	0 0	0 0	0 0

D7. What is your current occupation?

	Total	UK	France
TOTAL	2000	1000	1000
Self-employed	158 8%	99 10%	58 6%
Manager	163 8%	151 15%	11 1%
Other white collar	430 22%	219 22%	211 21%
Blue collar	356 18%	93 9%	262 26%
Student	119 6%	56 6%	63 6%
House-person and other not in employment	150 8%	94 9%	56 6%
Seeking a job	92 5%	38 4%	54 5%
Retired	532 27%	247 25%	285 28%
TOTAL 'SELF-EMPLOYED'	158 8%	99 10%	58 6%
TOTAL 'EMPLOYED'	593 30%	371 37%	222 22%
TOTAL 'MANUAL WORKER'	356 18%	93 9%	262 26%
TOTAL 'WITHOUT A PROFESSIONAL ACTIVITY'	893 45%	436 44%	457 46%
Don't know	1 0	1 0	0 0

D8. Thinking about your household's financial situation would you say that making ends meet every month is...?

	Total	UK	France
TOTAL	2000	1000	1000
Very difficult	159 8%	50 5%	109 11%
Fairly difficult	771 39%	311 31%	461 46%
Fairly easy	894 45%	501 50%	393 39%
Very easy	175 9%	139 14%	37 4%
Don't know	0 0	0 0	0 0
TOTAL 'DIFFICULT'	931 47%	361 36%	570 57%
TOTAL 'EASY'	1069 53%	639 64%	430 43%

## Annex VI. Questionnaire for mystery shopping exercise

**Mystery shopping questionnaire – Study on measuring consumer detriment in the EU**

<b>A. Identification</b>	
1. Mystery shopper name	<i>Please specify</i>
2. Country for which you are conducting the website review	- FR - IT - PL - UK
3. Today's date	<i>Please specify</i>
4. Start time (current time; please use 24-hour format and a full-stop between hours and minutes)	<i>Please specify</i>

<b>B. Website being reviewed</b>	
5. Name of website or seller/provider	<i>Please specify</i>
6. Number of website (as it appears in the list provided to you)	<i>Please specify</i>
7. Market for which website is checked (as it appears in the list provided to you)	- Mobile telephone services - Clothing, footwear and bags - Loans, credit and credit cards - Electricity services
8. URL of the website	<i>Please specify</i>

<b>C. Seller/Provider identity and contact details</b>	
<p><b><i>To complete this section, please identify the geographical address of the seller/provider and the e-mail address or telephone number to contact the seller/provider.</i></b></p> <p><b><i>Check the front page, "contact us", "about us", imprint, FAQ pages, or similar. The address may also be in the terms and conditions or in a corporate information section. If there is more than one business address, please identify the address where the seller/provider is <u>registered</u>.</i></b></p>	
9. Please indicate where the seller/provider is registered.	- In the country for which you are conducting the website review - In another EU country - In a country outside the EU - No geographical address provided Comments

10. Is an email address or telephone number to contact the seller/provider provided? <i>Please copy and paste the contact details into the comment box.</i>	- Yes - No Comments
--	---------------------------

## D. Mobile telephone services

*This section covers the market for mobile telephone services.*

*Please check that you have selected this market in question 7 above.*

### a) Product characteristics and price

*This sub-section asks if information about the product's main characteristics is available on the website.*

*To complete this section:*

- *Please browse for mobile telephone subscriptions including mobile internet.*
- *If this is not available, browse for mobile telephone subscriptions without mobile internet.*
- *Then select at random one of the products/tariffs presented and complete the section below.*
- *If needed please indicate that:*
  - *You have a smartphone;*
  - *You do not want a new device as an add-on to the subscription; and*
  - *You are a new customer.*

*Please check the main product page, "product/tariff details" page, or similar.*

*Please proceed to the relevant page where the product/tariff is described in detail.*

11. Name of product/tariff	<i>Please specify</i>
12. Is the <u>amount of voice calls</u> (in minutes) included in the monthly price indicated? <i>If the amount of voice calls included in the monthly price is indicated (either no calls included, or a specific number of minutes, or unlimited), please tick 'Yes'. If this information is only given regarding calls to specific networks, but not for calls to other national networks, or if other aspects of the amount of voice calls included are not clear, tick 'Unclear'. Please copy and paste the text into the comment box.</i>	- Yes - No - Unclear Comments
13. Is the <u>cost of voice calls</u> indicated? <i>If the cost (typically provided per minute) of calls either from the first minute or beyond a specified monthly limit (depending on the contract) is indicated, please tick 'Yes'. If this information is only given regarding calls to specific networks, but not for calls to other national networks, or if other aspects of the cost of voice calls are not clear, tick 'Unclear'. Please copy and paste the text into the comment box.</i>	- Yes - No - Unclear - Not applicable (unlimited monthly calls) Comments

<p>14. Is the <u>amount of text messages</u> (number) included in the monthly price indicated?</p> <p><i>If the amount of text messages included in the monthly price is indicated (either no text messages included, or a specific number of messages, or unlimited), please tick 'Yes'. If this information is only given regarding text messages sent to specific networks, but not to other national networks, or if other aspects of the amount of text messages included are not clear, tick 'Unclear'.</i></p> <p><i>Please copy and paste the text into the comment box.</i></p>	<p>- Yes</p> <p>- No</p> <p>- Unclear</p> <p>Comments</p>
<p>15. Is the <u>cost of text messages</u> indicated?</p> <p><i>If the cost of text messages either from the first message or beyond a specified monthly limit (depending on the contract) is indicated, please tick 'Yes'. If this information is only given regarding text messages sent to specific networks, but not to other national networks, or if other aspects of the cost of text messages are not clear, tick 'Unclear'.</i></p> <p><i>Please copy and paste the text into the comment box.</i></p>	<p>- Yes</p> <p>- No</p> <p>- Unclear</p> <p>- Not applicable (unlimited monthly text messages)</p> <p>Comments</p>
<p>16. Is the <u>amount of data</u> (download volume in MB or GB) included in the monthly price indicated?</p> <p><i>If the amount of data included in the monthly price is indicated (either no data download included, or a specific data volume), please tick 'Yes'.</i></p> <p><i>Please copy and paste the text into the comment box.</i></p>	<p>- Yes</p> <p>- No</p> <p>- Unclear</p> <p>Comments</p>
<p>17. Is the <u>cost of data</u> (download per MB or GB) indicated?</p> <p><i>If the cost of data download either from the start or beyond a specified monthly limit (depending on the contract) is indicated, please tick 'Yes'. If it is clearly indicated that usage beyond the monthly limit is restricted (e.g. limited download speed) but not charged, also tick 'Yes'.</i></p> <p><i>Please copy and paste the text into the comment box.</i></p>	<p>- Yes</p> <p>- No</p> <p>- Unclear</p> <p>Comments</p>
<p><b>Now, select the product, add to basket/checkout, and proceed to the payment page or website up to the point where personal and/or payment details are to be entered.</b></p>	
<p>18. What is the monthly price as displayed on the order payment page?</p> <p><i>Please copy and paste the price.</i></p>	<p><i>Please specify</i></p> <p>Comments</p>
<p>19. Are there changes in price over the contract duration (e.g. special price for the first three months and increased price afterwards)?</p> <p><i>Please copy and paste the text into the comment box.</i></p>	<p>- Yes</p> <p>- No</p> <p>- Unclear</p> <p>Comments</p>

<p>20. Are there additional one-off costs such as activation costs or costs to port your mobile telephone number?</p> <p><i>Please copy and paste the text into the comment box.</i></p>	<p>- Yes - No - Unclear Comments</p>
<p><i>If 'Yes'</i></p>	<p>21. Please copy and paste the amount of additional costs.</p> <p><i>Please specify</i> Comments</p>
<p><b>b) Information on contractual aspects</b></p>	
<p><b><i>Is the following information regarding contractual aspects provided on the website?</i></b></p> <p><b><i>For the following questions below please check the relevant product page, front page, specific payment pages, FAQ pages, terms and conditions or similar.</i></b></p>	
<p>22. Is the (minimum) duration of the contract indicated?</p> <p><i>Please copy and paste the text in the comment box. If it is clearly indicated that there is no minimum duration of the contract, please tick 'Yes'.</i></p>	<p>- Yes - No - Unclear Comments</p>
<p>23. Does the contract automatically extend after the duration of the contract expires?</p> <p><i>Please copy and paste the text in the comment box.</i></p>	<p>- Yes - No - Unclear - Not applicable (no minimum duration of contract) Comments</p>
<p>24. Are fees charged if the contract is terminated during the contract period (i.e. early termination fee)?</p> <p><i>Please copy and paste the text in the comment box.</i></p>	<p>- Yes - No - Unclear - Not applicable (no minimum duration of contract) Comments</p>
<p><i>If 'Yes'</i></p>	<p>25. Please copy and paste the amount of fees charged for termination.</p> <p><i>Please specify</i> Comments</p>
<p>26. Did you find the Terms and Conditions on the website?</p>	<p>- Yes easily - Yes but with difficulty - No Comments</p>
<p><b>c) Summary assessment</b></p>	
<p><b><i>Please assess the website based on your experience with it, and <u>substantiate your assessments with specific comments.</u></i></b></p> <p><b><i>Indicate your level of agreement with the following statements</i></b></p>	



27. 'I found the tariffs on this website unclear or complex'.	- Strongly agree - Tend to agree - Tend to disagree - Strongly disagree Comments
28. 'I found the indication of prices on this website misleading or incorrect (e.g. hidden charges)'.	- Strongly agree - Tend to agree - Tend to disagree - Strongly disagree Comments
29. 'I found information on the website about the contract (e.g. duration, conditions for termination, identity of the provider, etc.) missing or incomplete'.	- Strongly agree - Tend to agree - Tend to disagree - Strongly disagree Comments
30. 'I found advertising on this website misleading'.	- Strongly agree - Tend to agree - Tend to disagree - Strongly disagree Comments
<b>Please include any additional comments you have and the end time for this questionnaire.</b>	
31. Additional comments	<i>Please specify</i>
32. End time (current time)	<i>Please specify</i>

## **E. Clothing, footwear and bags**

***This section covers the market for clothing, footwear and bags.***

***Please check that you have selected this market in question 7 above.***

### **a) Product characteristics**

***This sub-section asks if information about the product's main characteristics is available on the website.***

***To complete this section:***

- ***Please browse for women's clothing.***
- ***If this is not available, browse for men's clothing or children's clothing.***
- ***Then select at random one of the products presented and complete the section below.***

***Please check the main product page, "product details" page, or similar.***

<b>Please proceed to the relevant page where the product is described in detail.</b>	
33. Name of product	<i>Please specify</i>
34. Is the main material with which the item of clothing is made indicated? (e.g. '95% cotton') <i>Please copy and paste the text into the comment box.</i>	- Yes - No - Unclear Comments
35. Are the colours in which the item of clothing is available indicated? <i>If no other colours are available and the colour of the item of clothing is clear, please tick 'Yes'.</i> <i>Please copy and paste the text into the comment box.</i>	- Yes - No - Unclear Comments
36. Are the sizes in which the item of clothing is available indicated? <i>If no other sizes are available and the size of the item of clothing is clear, please tick 'Yes'.</i> <i>Please copy and paste the text into the comment box.</i>	- Yes - No - Unclear Comments
<b>b) Product price and delivery</b>	
<b><i>This sub-section asks you to look for information about the price of the selected product.</i></b> <b><i>Select the product, add to basket/checkout, and proceed to the payment page or website up to the point where payment details are to be entered..</i></b>	
37. What is the price as displayed on the order payment page? <i>Please copy and paste the price.</i>	<i>Please specify</i> Comments
38. Are all additional freight, delivery or postal charges for delivery in the country for which you are conducting the website review specified? <i>If it is clear that there is no charge for delivery, please tick 'Yes'.</i> <i>Please copy and paste the text into the comment box.</i>	- Yes - No - Unclear Comments
39. Is the expected date of delivery indicated? <i>Please copy and paste the text into the comment box.</i>	- Yes - No - Unclear Comments
<b>c) Information on contractual aspects</b>	
<b><i>Is the following information regarding contractual aspects provided on the website?</i></b> <b><i>For the following questions below please check the relevant product page, front page, specific payment pages, FAQ pages, terms and conditions or similar.</i></b>	

<p>40. Is the existence of the right of withdrawal indicated (i.e. to return the product without giving a reason within a minimum of 14 days)?</p> <p><i>Please bear in mind that some retailers may allow more than 14 days.</i></p> <p><i>Please copy and paste the text into the comment box.</i></p>	<p>- Yes</p> <p>- No</p> <p>- Unclear</p> <p>Comments</p>
<p>41. Is the existence of a legal guarantee (i.e. giving consumers the right to have a faulty product repaired or replaced for at least 2 years after purchase) indicated?</p> <p><i>Please bear in mind that some retailers may offer an additional commercial guarantee or extended warranty.</i></p> <p><i>Please copy and paste the text into the comment box.</i></p>	<p>- Yes</p> <p>- No</p> <p>- Unclear</p> <p>Comments</p>
<p>42. Did you find the Terms and Conditions on the website?</p>	<p>- Yes, easily</p> <p>- Yes, but with difficulty</p> <p>- No</p> <p>Comments</p>
<p><b>c) Summary assessment</b></p>	
<p><b><i>Please assess the website based on your experience with it, and <u>substantiate your assessments with specific comments.</u></i></b></p> <p><b><i>Indicate your level of agreement with the following statements</i></b></p>	
<p>43. 'I found the pricing on this website unclear or complex'.</p>	<p>- Strongly agree</p> <p>- Tend to agree</p> <p>- Tend to disagree</p> <p>- Strongly disagree</p> <p>Comments</p>
<p>44. 'I found the indication of prices on this website misleading or incorrect (e.g. hidden charges)'.</p>	<p>- Strongly agree</p> <p>- Tend to agree</p> <p>- Tend to disagree</p> <p>- Strongly disagree</p> <p>Comments</p>
<p>45. 'I found information on the website about the contract (e.g. concerning right of withdrawal or identity of seller) missing or incomplete'.</p>	<p>- Strongly agree</p> <p>- Tend to agree</p> <p>- Tend to disagree</p> <p>- Strongly disagree</p> <p>Comments</p>

46. 'I found advertising on this website misleading'.	- Strongly agree - Tend to agree - Tend to disagree - Strongly disagree  Comments
<b>Please include any additional comments you have and the end time for this questionnaire.</b>	
47. Additional comments	<i>Please specify</i>
48. End time (current time)	<i>Please specify</i>

<p><b>F. Loans, credit and credit cards</b></p> <p><i>This section covers the market for <u>loans, credit and credit cards</u>.</i></p> <p><i>Please check that you have selected this market in question 7 above.</i></p>	
<p><b>a) Advertised product characteristics</b></p> <p><i>This sub-section asks if information about the product's main characteristics is available on the website.</i></p> <p><i>To complete this section:</i></p> <ul style="list-style-type: none"> <li>• <i>Please select <u>a credit card</u> on the website.</i></li> <li>• <i>If necessary:</i> <ul style="list-style-type: none"> <li>○ <i>Please specify <u>a spending limit of €1,500 Euro</u>.</i></li> <li>○ <i>If this product is not available, specify a product that is closest in value.</i></li> </ul> </li> </ul> <p><i>Please search for the information that is requested below. This information could be either based on the credit card that you have selected or based on a representative example provided by the credit provider.</i></p>	
49. Name of product	<i>Please specify</i>
50. Is a representative example provided?	- Yes - No - Unclear Comments
51. Is the interest rate for purchases specified? <i>Please copy and paste the text into the comment box.</i>	- Yes - No - Unclear Comments

<p>If 'Yes'</p>	<p>52. Is the type of interest rate for purchases - i.e. fixed (the rate does not change over the duration of the loan), variable (the rate can change over the duration of the loan), or both - specified?</p> <p><i>Please copy and paste the text into the comment box.</i></p>	<p>- Yes</p> <p>- No</p> <p>- Unclear</p> <p>Comments</p>
	<p>53. Is the Annual Percentage Rate of Charge (APR) specified?</p> <p>APR: Total cost of credit expressed as an annual percentage of the total amount of credit. The APR incorporates all costs associated with the credit, including the borrowing rate, but also all other fees and charges. The rate must be specified as 'APR'.</p> <p><i>Please copy and paste the text into the comment box.</i></p>	<p>- Yes</p> <p>- No</p> <p>- Unclear</p> <p>Comments</p>
	<p>54. Is the spending limit of the credit card specified?</p> <p><i>Please copy and paste the text into the comment box.</i></p>	<p>- Yes</p> <p>- No</p> <p>- Unclear</p> <p>Comments</p>
	<p>55. Are annual fees specified?</p> <p><i>If it is clear that there is no annual fee, please tick 'Yes'.</i></p> <p><i>Please copy and paste the text into the comment box.</i></p>	<p>- Yes</p> <p>- No</p> <p>- Unclear</p> <p>Comments</p>
	<p>56. Are other interest rates or fees specified (e.g. for cash advances or balance transfers)?</p> <p><i>If it is clear that there are no other interest rates or fees, please tick 'Yes'.</i></p> <p><i>Please copy and paste the text into the comment box.</i></p>	<p>- Yes</p> <p>- No</p> <p>- Unclear</p> <p>Comments</p>
	<p>57. Is the total amount payable by the consumer (i.e. the amount of borrowed capital plus interest and possible costs related to the credit) specified?</p> <p><i>Please copy and paste the text into the comment box.</i></p>	<p>- Yes</p> <p>- No</p> <p>- Unclear</p> <p>Comments</p>
	<p>58. Are any contractual obligations attached to obtaining the credit card in question (e.g. the obligation to take out an insurance policy or another ancillary service contract) specified?</p> <p><i>Please copy and paste the text into the comment box.</i></p>	<p>- Yes</p> <p>- No</p> <p>- Unclear</p> <p>Comments</p>
	<p>59. Did you find the Terms and Conditions on the website?</p>	<p>- Yes, easily</p> <p>- Yes, but with difficulty</p> <p>- No</p> <p>Comments</p>

<b>c) Summary assessment</b>	
<b><i>Please assess the website based on your experience with it, and <u>substantiate your assessments with specific comments.</u></i></b>	
<b><i>Indicate your level of agreement with the following statements</i></b>	
60. 'I found pricing on this website unclear or complex'.	<ul style="list-style-type: none"> <li>- Strongly agree</li> <li>- Tend to agree</li> <li>- Tend to disagree</li> <li>- Strongly disagree</li> </ul> Comments
61. 'I found the indication of the costs of credit on this website misleading or incorrect (e.g. hidden charges)'.	<ul style="list-style-type: none"> <li>- Strongly agree</li> <li>- Tend to agree</li> <li>- Tend to disagree</li> <li>- Strongly disagree</li> </ul> Comments
62. 'I found information on the website about the contract (e.g. duration, conditions for termination, identity of the credit provider, etc.) missing or incomplete'.	<ul style="list-style-type: none"> <li>- Strongly agree</li> <li>- Tend to agree</li> <li>- Tend to disagree</li> <li>- Strongly disagree</li> </ul> Comments
63. 'I found advertising on this website misleading'.	<ul style="list-style-type: none"> <li>- Strongly agree</li> <li>- Tend to agree</li> <li>- Tend to disagree</li> <li>- Strongly disagree</li> </ul> Comments
<b><i>Please include any additional comments you have and the end time for this questionnaire.</i></b>	
64. Additional comments	<i>Please specify</i>
65. End time (current time)	<i>Please specify</i>

## G. Electricity services

*This section covers the market for electricity services.*

*Please check that you have selected this market in question 7 above.*

### a) Tariff characteristics and price

*This sub-section asks if information about the tariff's main characteristics is available on the website.*

*To complete this section:*

- *Please browse for electricity service subscriptions (i.e. with regular – e.g. monthly or bi-monthly – payments) that are not part of a bundle with other services (e.g. gas, water).*
- *In order to have access to the tariff details page you might also need to indicate that:*
  - *Your average electricity consumption is about 3,500kWh per year.*
  - *Your power intensity is between 6kW and 10kW (or 6kVA and 10kVA).*
  - *You want a tariff with peak/off-peak prices/unit rates, if this is available. If not, select a tariff with a single unit rate (i.e. no change in price depending on the time of the day or the day of the week).*

*Please check the main tariff page, “tariff details” page, or similar.*

*Please proceed to the relevant page where the tariff is described in detail.*

66. Name of tariff		<i>Please specify</i>
67. Is the source of the electricity generated (e.g. coal, renewable/green, nuclear) indicated? <i>Please copy and paste the text into the comment box.</i>		- Yes - No - Unclear Comments
68. Is the tariff type (i.e. fixed or variable/standard) indicated? <i>Please copy and paste the text into the comment box.</i>		- Yes - No - Unclear Comments
<i>If peak/off-peak unit rates offered:</i>	69. Is the peak unit rate charged per kWh indicated? <i>Please copy and paste the text into the comment box.</i>	- Yes - No - Unclear Comments
	70. Is the off-peak unit rate charged per kWh indicated? <i>Please copy and paste the text into the comment box.</i>	- Yes - No - Unclear Comments

<p><i>If single unit rate:</i></p>	<p>71. Is the unit rate charged per kWh indicated?  <i>Please copy and paste the text into the comment box.</i></p>	<p>- Yes - No - Unclear Comments</p>
<p>72. Are standing charges (i.e. fixed costs to be paid irrespective of energy consumption levels) included in the tariff?  <i>Please copy and paste the text into the comment box.</i></p>		<p>- Yes - No - Unclear Comments</p>
<p>73. Are there additional one-off costs such as activation costs?  <i>Please copy and paste the text into the comment box.</i></p>		<p>- Yes - No - Unclear Comments</p>
<p><i>If 'Yes'</i></p>	<p>74. Please copy and paste the amount of additional one-off costs.</p>	<p><i>Please specify</i> Comments</p>
<p><b>b) Information on contractual aspects</b></p>		
<p><b><i>Is the following information regarding contractual aspects provided on the website? For the following questions below please check the relevant product page, front page, specific payment pages, FAQ pages, terms and conditions or similar.</i></b></p>		
<p>75. Is the (minimum) duration of the contract indicated?  <i>If it is clearly indicated that there is no minimum duration of the contract, please tick 'Yes'.</i>  <i>Please copy and paste the text in the comment box.</i></p>		<p>- Yes - No - Unclear Comments</p>
<p>76. Does the contract automatically extend after the duration of the contract expires?  <i>Please copy and paste the text in the comment box.</i></p>		<p>- Yes - No - Unclear - Not applicable (no minimum duration of contract) Comments</p>
<p>77. Are fees charged to terminate the contract (e.g. exit fee or early termination fee)?  <i>Please copy and paste the text in the comment box.</i></p>		<p>- Yes - No - Unclear - Not applicable (no minimum duration of contract) Comments</p>



<i>If 'Yes'</i>	78. Please copy and paste the amount of fees charged for termination.	<i>Please specify</i> Comments
79. Did you find the Terms and Conditions on the website?		- Yes, easily - Yes, but with difficulty - No Comments
<b>c) Summary assessment</b>		
<b><i>Please assess the website based on your experience with it, and <u>substantiate your assessments with specific comments.</u></i></b>		
<b><i>Indicate your level of agreement with the following statements</i></b>		
80. 'I found the tariffs on this website unclear or complex'.	- Strongly agree - Tend to agree - Tend to disagree - Strongly disagree Comments	
81. 'I found the indication of prices on this website misleading or incorrect (e.g. hidden charges)'.	- Strongly agree - Tend to agree - Tend to disagree - Strongly disagree Comments	
82. 'I found information on the website about the contract (e.g. duration, condition for termination, identity of the supplier, etc.) missing or incomplete'.	- Strongly agree - Tend to agree - Tend to disagree - Strongly disagree Comments	
83. 'I found advertising on this website misleading'.	- Strongly agree - Tend to agree - Tend to disagree - Strongly disagree Comments	
<b><i>Please include any additional comments you have and the end time for this questionnaire.</i></b>		
84. Additional comments	<i>Please specify</i>	
85. End time (current time)	<i>Please specify</i>	

## Annex VII. Questionnaire for survey of complaint handling bodies

The Consumers, Health, Agriculture and Food Executive Agency, acting on behalf of the European Commission's Directorate General for Justice and Consumers (DG JUST), has commissioned Civic Consulting to undertake a study on measuring consumer detriment in the European Union.

The aim of the study is to develop a simple, consistent state-of-the-art methodology to identify, measure and quantify the incidence and the magnitude of personal consumer detriment across a broad array of markets; and to apply this methodology to some test markets, namely clothing, footwear and bags; large household appliances; train services; mobile telephone services; electricity services; and loans, credit and credit cards.

The methodology that is being developed consists primarily in a broad-scale consumer survey currently being conducted in your country and other tools for validation and triangulation, including this survey of complaint handling bodies.

The information you provide in this survey will be used to validate the data on consumer detriment collected in the consumer survey. It will contribute to both testing the new methodology and at the same time providing a comprehensive assessment of consumer detriment in the assessed markets. Once completed, the study will be published under the DG JUST website [http://ec.europa.eu/consumers/consumer\\_evidence/market\\_studies/index\\_en.htm](http://ec.europa.eu/consumers/consumer_evidence/market_studies/index_en.htm).

When completing the questionnaire, please consider that 'consumer complaint' refers to a statement of dissatisfaction with a specific trader made by a consumer to a complaint handling body, in relation to the promotion, sale or supply of a good or a service, use of a good or a service or after-sales service.

If you have any questions on this survey, please do not hesitate to contact Civic Consulting, Camille Salinier.  
Email: [salinier@civic-consulting.de](mailto:salinier@civic-consulting.de); Telephone: +49 30 2196 2295

## **A. Identification**

Please identify yourself

1. Name of organisation

2. Type of organisation

- Consumer authority or regulatory authority
- Alternative dispute resolution body, independent ombudsman or complaints board
- Consumer organisation
- Other complaint body (please specify) \_\_\_\_\_

3. Country

- France
- Italy
- Poland
- United Kingdom

4. Contact person

5. Email address

6. Telephone number

*If relevant, please use the comment boxes provided to provide further details or to substantiate your answer.*

**B. Consumer complaints collected by your organization**

1. What is the most recent year for which you have complete data on the consumer complaints you received? Please consider that year to be the reference year in the following questions.

- 2015
- 2014
- 2013
- Other (please specify) \_\_\_\_\_

Comment

2. What is the total number of consumer complaints your organisation received during the reference year? Please specify the number of complaints.

If you are not sure, please give an estimate.

Comment

3. What was the share of complaints that were successfully resolved by your organisation? Please indicate the share as a percentage of the total number of complaints received.

- 80% or more
- 60% to 79%
- 40% to 59%
- 20% to 39%
- 10% to 19%
- Below 10%
- Don't know

Comment

4. Which of the following goods and services did the complaints that your organisation received relate to? Please mark all that apply.

Note: the items covered by each of the markets are specified in the following categories of Section B of the Commission Recommendation on the use of a harmonised methodology for classifying and reporting consumer complaints and enquiries (C(2010)3021 final):

- Clothing, footwear and bags: 1.9\*;
- Large household appliances: 1.12;
- Train services: 5.2;
- Mobile telephone services: 4.3;
- Electricity services: 7.2;
- Loans, credit and credit cards: 3.2.

- Clothing, footwear and bags
- Large household appliances
- Train services
- Mobile telephone services
- Electricity services
- Loans, credit and credit cards
- Other goods and services

For further information please see: [http://ec.europa.eu/consumers/consumer\\_evidence/data\\_consumer\\_complaints/docs/consumer-complaint-recommendation\\_en.pdf#page=14](http://ec.europa.eu/consumers/consumer_evidence/data_consumer_complaints/docs/consumer-complaint-recommendation_en.pdf#page=14) \*While only handbags are listed in the Recommendation, all types of bags for consumer use are considered.

Comment

### **C. Consumer complaints regarding clothing, footwear and bags**

1. What is the total number of consumer complaints your organisation received regarding clothing, footwear and bags during the reference year you indicated above? Please specify number. If you are not sure, please give an estimate.

Comment



2. Based on the complaints your organisation received regarding clothing, footwear and bags in the reference year, please estimate the frequency of complaints for each of the listed problem categories. If possible, also indicate the number of complaints received for each category.

Problem related to:

	Frequency								Number of complaints	Comment
	Never	Once a year	Several times a year	Once a month	Once a week	More than once a week	Don't know	Not relevant		
a) Quality - Item faulty (e.g. fell apart quickly) - Item of unsatisfactory quality - Counterfeit item (fake brand)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Please specify	Please specify
b) Injury - Item caused injury	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
c) Delivery - Item not delivered - Item delivered late - Wrong item delivered (e.g. wrong size or different item)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
d). Customer service - Poor customer or after-sales service	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
e) Pricing - Unclear or complex pricing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
f) Billing and payments - Bill incorrect (e.g. consumer was overcharged) - Disproportionate fees applied for late payment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
g) Guarantee/warranty - Guarantee/warranty not honoured by seller	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
h) Misleading or aggressive commercial practices - Misleading or incorrect indication of price (e.g. hidden charges) - Advertising was misleading - Received false advice when buying the item - Was put under pressure when buying the item	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		

i) Contractual issues - Missing or incomplete information in the contract (e.g. concerning right of withdrawal or identity of seller) - Could not return the item when consumer changed his/her mind after buying	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
j) Other problem Please specify	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		

3. Please estimate the financial detriment of consumers who complain to your organisation as a result of problems with clothing, footwear or bags (average amount per consumer). Please consider that financial detriment refers here to the financial costs/losses incurred by a consumer as a result of the problem experienced (not considering psychological detriment or other forms of detriment such as time loss).

- Not more than €5
- More than €5 but no more than €20
- More than €20 but no more than €50
- More than €50 but no more than €100
- More than €100 but no more than €200
- More than €200 but no more than €500
- More than €500 but no more than €1000
- More than €1000
- Don't know

Comment

#### **D. Consumer complaints regarding large household appliances**

1. What is the total number of consumer complaints your organisation received regarding large household appliance during the reference year you indicated above? Please specify number. If you are not sure, please give an estimate.

Comment

2. Based on the complaints your organisation received regarding large household appliances in the reference year, please estimate the frequency of complaints for each of the listed problem categories. If possible, also indicate the number of complaints received for each category.

Problem related to:

	Frequency								Number of complaints	Comment
	Never	Once a year	Several times a year	Once a month	Once a week	More than once a week	Don't know	Not relevant		
a) Quality - Appliance faulty or broke down (without consumer causing the damage) - Appliance or instructions of unsatisfactory quality or appliance not as described	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Please specify	Please specify
b) Damage or injury - Appliance caused damage to other possessions - Appliance caused injury	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Please specify	Please specify
c) Poor delivery service - Appliance not delivered - Appliance delivered late or only partially delivered	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Please specify	Please specify
d) Customer service - Poor customer or after-sales service	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Please specify	Please specify
e) Pricing - Unclear or complex pricing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Please specify	Please specify
f) Billing and payments - Bill incorrect (e.g. consumer was overcharged) - Disproportionate fees applied for late payment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Please specify	Please specify
g) Guarantee/warranty - Guarantee/warranty not honoured by seller	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Please specify	Please specify
h) Misleading or aggressive commercial practices - Misleading or incorrect indication of price (e.g.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Please specify	Please specify

hidden charges) - Advertising was misleading - Received false advice when buying appliance - Was put under pressure when buying the appliance										
i) Contractual issues - Missing or incomplete information in the contract (e.g. concerning right of withdrawal or identity of seller) - Could not return the appliance when consumer changed his/her mind after buying	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
j) Other problem Please specify	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		

3. Please estimate the financial detriment of consumers who complain to your organisation as a result of problems with large household appliances (average amount per consumer). Please consider that financial detriment refers here to the financial costs/losses incurred by a consumer as a result of the problem experienced (not considering psychological detriment or other forms of detriment such as time loss).

- Not more than €5
- More than €5 but no more than €20
- More than €20 but no more than €50
- More than €50 but no more than €100
- More than €100 but no more than €200
- More than €200 but no more than €500
- More than €500 but no more than €1000
- More than €1000 but no more than €2500
- More than €2500
- Don't know

Comment

### **E. Consumer complaints regarding train services**

1. What is the total number of consumer complaints your organisation received regarding train services during the reference year you indicated above? Please specify number.  
If you are not sure, please give an estimate.

Comment



2. Based on the complaints your organisation received regarding train services in the reference year, please estimate the frequency of complaints for each of the listed problem categories. If possible, also indicate the number of complaints received for each category.

Problem related to:

	Frequency								Number of complaints	Comment	
	Never	Once a year	Several times a year	Once a month	Once a week	More than once a week	Don't know	Not relevant			
a) Quality of service - Train service not as described when purchased (e.g. on-board services and facilities not as described, or seat reservation did not work) - Poor customer or after-sales service	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Please specify	Please specify
b) Injury - Train service caused injury	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
c) Luggage and bicycles - Registered luggage lost, damaged or delayed - Could not take bicycle on board	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
d) Reduced mobility or disability - Lack of assistance/boarding denied for passenger with reduced mobility or disability - Loss of or damage to mobility equipment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
e) Train delays and cancellation issues - Train cancelled - Train delayed - Meals, drinks, accommodation and/or transport not offered by seller/provider when train was delayed - Lack of information, in case of transport disruption, on passenger rights or alternative means of transport	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		

f) Pricing - Unclear or complex pricing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
g) Billing - Bill incorrect (e.g. consumer was overcharged)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
h) Compensation - Compensation (e.g. in cases of delay, cancellation or lost/damaged luggage) was inadequate or not offered at all	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
i). Misleading or aggressive commercial practices - Misleading or incorrect indication of price (e.g. hidden charges)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
j) Contractual issues - Missing or incomplete information in the contract (e.g. duration, conditions for termination, identity of the seller/provider, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
k) Other Please specify	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		

3. Please estimate the financial detriment of consumers who complain to your organisation as a result of problems with train services (average amount per consumer). Please consider that financial detriment refers here to the financial costs/losses incurred by a consumer as a result of the problem experienced (not considering psychological detriment or other forms of detriment such as time loss).

- Not more than €5
- More than €5 but no more than €20
- More than €20 but no more than €50
- More than €50 but no more than €100
- More than €100 but no more than €200
- More than €200 but no more than €500
- More than €500 but no more than €1000
- More than €1000
- Don't know

Comment

#### **F. Consumer complaints regarding mobile telephone services**

1. What is the total number of consumer complaints your organisation received regarding mobile telephone services during the reference year you indicated above? Please specify number.

If you are not sure, please give an estimate.

Comment

2. Based on the complaints your organisation received regarding mobile telephone services in the reference year, please estimate the frequency of complaints for each of the listed problem categories. If possible, also indicate the number of complaints received for each category.

Problem related to:

	Frequency								Number of complaints	Comment
	Never	Once a year	Several times a year	Once a month	Once a week	More than once a week	Don't know	Not relevant		
a) Quality and provision of service - Mobile telephone connection of unsatisfactory quality (e.g. signal, coverage, etc.) - Phone provided with contract faulty or not as described - Mobile telephone service provided late - Poor customer or after-sales service	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Please specify	Please specify
b) Tariffs - Unclear or complex tariffs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
c) Billing and payments - Bill incorrect (e.g. consumer was overcharged, wrong tariff applied or credit not reimbursed) - Bill not received/not accessible - Disproportionate fees (e.g. for late payment)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
d) Misleading or aggressive commercial practices - Misleading or incorrect indication of price (e.g. hidden charges) - Advertising was misleading - Received false advice when signing the contract - Was put under pressure when signing up to the mobile telephone service or in case of late payment - Was provided (other) services consumer didn't	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		

request										
e) Contractual issues - Missing or incomplete information in the contract (e.g. duration, conditions for termination, identity of the provider, etc.) - Problems terminating consumer's contract or switching tariff - Contractual terms unfair or changed by service provider without consumer's consent (e.g. increase in price) - Could not cancel the contract within the cooling-off period - Contract was renewed without prior notice	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
f) Switching provider - Problems switching to another provider	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
g) Other problem Please specify	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		

3. Please estimate the financial detriment of consumers who complain to your organisation as a result of problems with mobile telephone services (average amount per consumer). Please consider that financial detriment refers here to the financial costs/losses incurred by a consumer as a result of the problem experienced (not considering psychological detriment or other forms of detriment such as time loss).

- Not more than €5
- More than €5 but no more than €20
- More than €20 but no more than €50
- More than €50 but no more than €100
- More than €100 but no more than €200
- More than €200 but no more than €500
- More than €500 but no more than €1000
- More than €1000
- Don't know

Comment

**G. Consumer complaints regarding electricity services**

1. What is the total number of consumer complaints your organisation received regarding electricity services during the reference year you indicated above? Please specify number.

If you are not sure, please give an estimate.

Comment



2. Based on the complaints your organisation received regarding electricity services in the reference year please estimate the frequency of complaints for each of the listed problem categories. If possible, also indicate the number of complaints received for each category.

Problem related to:

	Frequency								Number of complaints	Comment
	Never	Once a year	Several times a year	Once a month	Once a week	More than once a week	Don't know	Not relevant		
a) Customer service - Poor customer or after-sales service	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
b) Tariffs - Unclear or complex tariffs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
c) Billing and payments - Bill incorrect (e.g. inaccurate estimates of consumer's consumption, consumer was overcharged or credit not reimbursed) - Was charged for services consumer didn't purchase (e.g. extra options or bundled services) - Disproportionate fees (e.g. for late payment) - Had to pay an extra fee for reconnection to electricity supply after being disconnected	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
d) Misleading or aggressive commercial practices - Misleading or incorrect indication of price (e.g. hidden charges) - Received false advice or advertising was misleading - Was put under pressure when signing up to the electricity service or in case of late payment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
e) Contractual issues - Missing or incomplete information in the contract (e.g. duration, condition for	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		

termination, identity of the supplier, etc.) - Problems terminating consumer's contract or switching tariff - Contractual terms unfair or changed by service supplier without consumer's consent (e.g. increase in price) - Could not cancel the contract within the cooling-off period - Contract was renewed without prior notice										
f) Switching supplier - Problems switching to another supplier	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
g) Other problem Please specify	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		

3. Please estimate the financial detriment of consumers who complain to your organisation as a result of problems with electricity services (average amount per consumer). Please consider that financial detriment refers here to the financial costs/losses incurred by a consumer as a result of the problem experienced (not considering psychological detriment or other forms of detriment such as time loss).

- Not more than €5
- More than €5 but no more than €20
- More than €20 but no more than €50
- More than €50 but no more than €100
- More than €100 but no more than €200
- More than €200 but no more than €500
- More than €500 but no more than €1000
- More than €1000
- Don't know

Comment

#### H. Consumer complaints regarding loans, credit and credit cards

1. What is the total number of consumer complaints your organisation received regarding loans, credit and credit cards during the reference year you indicated above? Please specify number.  
If you are not sure, please give an estimate.

Comment

2. Based on the complaints your organisation received regarding loans, credit and credit cards in the reference year, please estimate the frequency of complaints for each of the listed problem categories. If possible, also indicate the number of complaints received for each category.

Problem related to:

	Frequency								Number of complaints	Comment
	Never	Once a year	Several times a year	Once a month	Once a week	More than once a week	Don't know	Not relevant		
a) Provision of loan/credit card - Loan or credit card not at all provided or only partially provided (e.g. impossible to use credit card)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Please specify	Please specify
b) Customer service - Poor customer service (e.g. unsatisfactory assistance)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Please specify	Please specify
c) Pricing - Unclear or complex pricing (e.g. different types of interest rate)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Please specify	Please specify
d) Payments - Payments charged incorrect (e.g. charges not applied correctly, or I was overcharged) - Disproportionate fees applied for late payment - Problems with loan/credit repayment schedule	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Please specify	Please specify
e) Misleading or aggressive commercial practices - Misleading or incorrect indication of the costs of credit (e.g. hidden charges) - Advertising was misleading (e.g. failure to provide the advertised benefits) - Received false advice when signing the contract/applying for the loan - Was provided other services I didn't request - Was put	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Please specify	Please specify

under pressure when signing the contract, applying for or extending the loan (e.g. harassment or excessive advertising)										
f) Contractual issues - Missing or incomplete information in the contract (e.g. duration, conditions for termination, identity of the credit provider, etc.) - Contractual terms not provided, unfair or changed by credit provider without my consent (e.g. unexplained refusal to continue credit provision) - Could not withdraw within the 14 day cooling-off period after signing the contract - Problems with termination of my contract or early repayment	○	○	○	○	○	○	○	○		
g) Fraud - Fraudulent use of credit card	○	○	○	○	○	○	○	○		
h) Other problem Please specify	○	○	○	○	○	○	○	○		

3. Please estimate the financial detriment of consumers who complain to your organisation as a result of problems with loans, credit and credit cards (average amount per consumer). Please consider that financial detriment refers here to the financial costs/losses incurred by a consumer as a result of the problem experienced (not considering psychological detriment or other forms of detriment such as time loss).

- Not more than €20
- More than €20 but no more than €100
- More than €100 but no more than €500
- More than €500 but no more than €1000
- More than €1000 but no more than €2500
- More than €2500 but no more than €5000
- More than €5000 but no more than €10000
- More than €10000
- Don't know

Comment

If you have additional comments, please include them here.



## Annex VIII. Pilot survey questionnaire

Screeners - Sociodemographic

D1 Gender

ONE ANSWER ONLY

PROG: REFUSAL CODE ONLY DISPLAYED WHEN THE RESPONDENT TRIES TO SKIP THE QUESTION WITHOUT ANSWERING

Male	1
Female	2
Refusal	3

IF D1=98 (REFUSAL) THEN TERMINATE

D2 How old are you?

PROG: REFUSAL CODE ONLY DISPLAYED WHEN THE RESPONDENT TRIES TO SKIP THE QUESTION WITHOUT ANSWERING

Refusal	98
---------	----

IF D2=98 (REFUSAL) THEN TERMINATE

D3 In which region do you live?

ONE ANSWER ONLY

PROG: REFUSAL CODE ONLY DISPLAYED WHEN THE RESPONDENT TRIES TO SKIP THE QUESTION WITHOUT ANSWERING

Region 1	1
Region 2	2
Region 3	3
Region 4	4
Region 5	5
Region 6	6
Region 7	7
Region 8	8
Region 9	9
Region 10	10
Region 11	11
Refusal	12

Screeners 1 - Short

**DS1** Does looking at the list below remind you of any problems experienced in the last 12 months for which you feel you had a legitimate cause for complaint?

- Faulty goods or services
- Late or no delivery
- Billing issues
- Poor customer service
- Misleading information or advertising
- Guarantee or warranty not honoured
- No or inadequate compensation offered when something went wrong
- Problems cancelling a contract

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Yes	1
No	2
Don't know	3

ASK DS2a IF 'NO' OR 'DK', CODE 2 OR 3, IN DS1, ALL OTHERS GO TO DS2b

**DS2a** To help remind you about any problems you may have experienced, the list below outlines different types of goods or services.

Please indicate all goods or services you have had a problem with in the last 12 months, either with the goods or services or the seller/provider.

It doesn't matter whether or not you complained about the problem, but it must be something for which you had a legitimate cause for complaint.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

MULTIPLE ANSWERS POSSIBLE - CODE 9 SINGLE

Mobile telephone services	1
Electricity services	2
Loans or credit	3
Credit cards	4
Large household appliances	5
Train services	6
Clothing, footwear and bags	7
Other goods or services	8
Did not have any problem	9
Don't know	10

ASK DS2b IF 'YES', CODE 1, IN DS1, ALL OTHERS GO TO DS3

**DS2b** Please look through the list below and indicate all goods or services you have had a problem with in the last 12 months, either with the goods or services or the seller/provider, for which you consider you had a legitimate cause for complaint.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

MULTIPLE ANSWERS POSSIBLE - CODE 9 SINGLE

Mobile telephone services	1
Electricity services	2
Loans or credit	3
Credit cards	4
Large household appliances	5
Train services	6
Clothing, footwear and bags	7
Other goods or services	8
Did not have any problem	9
Don't know	10

THOSE WHO SELECTED ONLY ONE MARKET IN DS2 GO DIRECTLY TO THE CORRESPONDING MARKET MODULE.  
THOSE WHO HAVE SELECTED SEVERAL MARKETS IN DS2 GO TO DS3 BELOW.  
ALL OTHER RESPONDENTS END THE SURVEY.

IF 'OTHER GOODS OR SERVICES' WAS SELECTED IN PREVIOUS QUESTION IN ADDITION TO OTHER MARKETS, SHOW THIS SENTENCE ON THE SCREEN UNDER THE LIST OF MARKETS: Please disregard problems you had with other goods or services

**DS3** With which of the goods or services listed below did you have the most serious problem (i.e. that caused you the most trouble or cost)?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

PROG: ONLY DISPLAY THE MARKETS SELECTED IN DS2

ONE ANSWER ONLY

Mobile telephone services	1
Electricity services	2
Loans or credit	3
Credit cards	4
Large household appliances	5
Train services	6
Clothing, footwear and bags	7
Don't know	8

Screeners 2 - Medium

**DM1** Does looking at the list below remind you of any problems experienced in the last 12 months for which you feel you had a legitimate cause for complaint?

- Faulty goods or services
- Late or no delivery
- Billing issues
- Poor customer service
- Misleading information or advertising
- Guarantee or warranty not honoured
- No or inadequate compensation offered when something went wrong
- Problems cancelling a contract

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Yes	1
No	2
Don't know	3

**DM2** Does looking at the list of sales channels below remind you of any problems experienced in the last 12 months for which you feel you had a legitimate cause for complaint?

- Shop or other sales point
- Internet
- Mail order, delivery or postal services
- Telephone
- Salesperson visiting the home
- Market or auction
- TV shopping channel
- Person to person

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Yes	1
No	2
Don't know	3

ASK DM3a IF 'NO' OR 'DK', CODE 2 OR 3, IN DM1 AND DM2 ALL OTHERS GO TO DM3b

DM3a	<p>To help remind you about any problems you may have experienced, the list below outlines different types of goods or services.</p> <p>Please indicate all goods or services you have had a problem with in the last 12 months, either with the goods or services or the seller/provider.</p> <p>It doesn't matter whether or not you complained about the problem, but it must be something for which you had a legitimate cause for complaint.</p>
------	---

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

MULTIPLE ANSWERS POSSIBLE - CODE 9 SINGLE

Mobile telephone services	1
Electricity services	2
Loans or credit	3
Credit cards	4
Large household appliances	5
Train services	6
Clothing, footwear and bags	7
Other goods or services	8
Did not have any problem	9
Don't know	10

ASK DM3b IF 'YES', CODE 1, IN EITHER DM1 OR DM2, ALL OTHERS GO TO DM4

DM3b	<p>Please look through the list below and indicate all goods or services you have had a problem with in the last 12 months, either with the goods or services or the seller/provider, for which you consider you had a legitimate cause for complaint.</p>
------	--

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

MULTIPLE ANSWERS POSSIBLE - CODE 9 SINGLE

Mobile telephone services	1
Electricity services	2
Loans or credit	3
Credit cards	4
Large household appliances	5
Train services	6
Clothing, footwear and bags	7
Other goods or services	8
Did not have any problem	9
Don't know	10

THOSE WHO SELECTED ONLY ONE MARKET IN DM3 GO DIRECTLY TO THE CORRESPONDING MARKET MODULE.  
 THOSE WHO HAVE SELECTED SEVERAL MARKETS IN DM3 GO TO DM4 BELOW.  
 ALL OTHER RESPONDENTS END THE SURVEY.

IF OTHER GOODS OR SERVICES' WAS SELECTED IN PREVIOUS QUESTION IN ADDITION TO OTHER MARKETS, INCLUDE SENTENCE UNDER THE LIST OF MARKETS: Please disregard problems you had with other goods or services

**DM4** With which of the goods or services listed below did you have the most serious problem (i.e. that caused you the most trouble or cost)?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

PROG: ONLY DISPLAY THE MARKETS SELECTED IN DM3

ONE ANSWER ONLY

Mobile telephone services	1
Electricity services	2
Loans or credit	3
Credit cards	4
Large household appliances	5
Train services	6
Clothing, footwear and bags	7
Don't know	8

Screener 3 - Long

**DL1** From the list below please indicate all goods or services you have had a problem with in the last 12 months, either with the goods or services or the seller/provider.  
  
 It doesn't matter whether or not you complained about the problem, but it must be something for which you had a legitimate cause for complaint.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

MULTIPLE ANSWERS POSSIBLE - CODE 9 SINGLE

Mobile telephone services	1
Electricity services	2

Loans or credit	3
Credit cards	4
Large household appliances	5
Train services	6
Clothing, footwear and bags	7
Other goods or services	8
Did not have any problem	9
Don't know	10

ASK DL2a IF 'DID NOT HAVE ANY PROBLEM' OR 'DK', CODE 9 OR 10, IN DL1, ALL OTHERS GO TO DL2b

DL2a	<p>Does looking at the list below remind you of any problems experienced in the last 12 months for which you feel you had a legitimate cause for complaint?</p> <ul style="list-style-type: none"> <li>- Faulty goods or services</li> <li>- Late or no delivery</li> <li>- Billing issues</li> <li>- Poor customer service</li> <li>- Misleading information or advertising</li> <li>- Guarantee or warranty not honoured</li> <li>- No or inadequate compensation offered when something went wrong</li> <li>- Problems cancelling a contract</li> </ul>
------	--

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

Yes	1
No	2
Don't know	3

ASK DL2b IF AT LEAST ONE MARKET OR 'OTHER GOODS OR SERVICES' TICKED IN DL1, ALL OTHERS GO TO DL3a



DL2b	<p>Does looking at the list below remind you of any OTHER problems experienced in the last 12 months for which you feel you had a legitimate cause for complaint?</p> <ul style="list-style-type: none"> <li>- Faulty goods or services</li> <li>- Late or no delivery</li> <li>- Billing issues</li> <li>- Poor customer service</li> <li>- Misleading information or advertising</li> <li>- Guarantee or warranty not honoured</li> <li>- No or inadequate compensation offered when something went wrong</li> <li>- Problems cancelling a contract</li> </ul>
------	--

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION
ONE ANSWER ONLY

Yes	1
No	2
Don't know	3

ASK DL3a IF 'DID NOT HAVE ANY PROBLEM' OR 'DK', CODE 9 OR 10, TICKED IN DL1 AND 'NO' OR 'DK', CODE 2 OR 3, TICKED IN DL2a/DL2b, ALL OTHERS GO TO DL4
--

DL3a	<p>Does looking at the list of sales channels below remind you of any problems experienced in the last 12 months for which you feel you had a legitimate cause for complaint?</p> <ul style="list-style-type: none"> <li>- Shop or other sales point</li> <li>- Internet</li> <li>- Mail order, delivery or postal services</li> <li>- Telephone</li> <li>- Salesperson visiting the home</li> <li>- Market or auction</li> <li>- TV shopping channel</li> <li>- Person to person</li> </ul>
------	--

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION
ONE ANSWER ONLY

Yes	1
No	2

Don't know

3

DL3b

1

2

3

ASK DL4 IF 'Respondent remembered a problem', YES in DL2a or DL2b or DL3a, OTHERS GO TO DL5

DL4

From the list below please indicate the goods or services for which you were reminded you had a problem with in the last 12 months.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
MULTIPLE ANSWERS POSSIBLE - CODE 9 SINGLE

Mobile telephone services
Electricity services
Loans or credit
Credit cards
Large household appliances
Train services
Clothing, footwear and bags

1

2

3

4

5

6

7

Other goods or services	8
Did not have any (other) problem	9
Don't know	10

THOSE WHO SELECTED ONLY ONE MARKET IN TOTAL (COMBINING ANSWERS IN DL1 AND IN DL4) GO DIRECTLY TO THE CORRESPONDING MARKET MODULE.  
 THOSE WHO HAVE SELECTED SEVERAL MARKETS IN TOTAL (COMBINING ANSWERS IN DL1 AND IN DL4) GO TO DL5 BELOW.  
 ALL OTHER RESPONDENTS END THE SURVEY.

IF OTHER GOODS OR SERVICES' WAS SELECTED IN PREVIOUS QUESTION IN ADDITION TO OTHER MARKETS, INCLUDE SENTENCE UNDER THE LIST OF MARKETS: Please disregard problems you had with other goods or services

DL5	With which of the goods or services listed below did you have the most serious problem (i.e. that caused you the most trouble or cost)?
-----	---

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION
PROG: ONLY DISPLAY THE MARKETS SELECTED IN DL1 AND DL4
ONE ANSWER ONLY

Mobile telephone services	1
Electricity services	2
Loans or credit	3
Credit cards	4
Large household appliances	5
Train services	6
Clothing, footwear and bags	7
Don't know	8

Market module 1 : Mobile telephone services

ASK MODULE 1 RESPECTING THE ROUTING FROM THE SCREENER

QA1 You indicated you had a problem with mobile telephone services over the last 12 months. With which of the following did you experience the problem?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Mobile telephone subscription including mobile Internet	1
Mobile telephone subscription without mobile Internet	2
Prepaid SIM card or recharge card	3
Other	
	4
Don't know	5

QA2 When did you sign up to this mobile telephone service?

PROG: 'DON'T REMEMBER' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Less than 6 months ago	1
6 months to less than 12 months ago	2
12 months to less than 24 months ago	3
2 years to less than 5 years ago	4
5 years ago or more	5
Don't remember	6

QA3A	<p>How much did/do you pay for this mobile telephone service (NOT including any over-/extra charges, if applicable)?</p> <p>If you are not sure, please give an estimate.</p>
------	---

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 PROG: MAXIMUM VALUE IS 1.000.000

OPEN NUMERICAL QUESTION

			Please indicate the amount paid on average in [NATIONAL CURRENCY] <u>per</u> <u>month</u> :
--	--	--	---

I didn't/don't pay for this service	99998
Don't know	99999

DO NOT ASK QA3B IF RESPONDENT ANSWERS 'I DIDN'T/DON'T PAY FOR THIS SERVICE' OR 'DON'T KNOW', CODE 99998 OR 99999, IN QA3A

**QA3B** May we kindly ask you to confirm that the amount you indicated is [AMOUNT from QA3a]. This is part of our standard quality checks.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

YES	1
NO	2
Don't know	3

ASK QA3C IF QA3A =99999 OR IF QA3B = 2 OR 3, ALL OTHERS GO TO QA4

**QA3C** If you are not sure of the price, please give an estimate of the monthly amount paid (in [NATIONAL CURRENCY]).

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
CURRENCY TO BE ADAPTED TO NATIONAL CURRENCY

ONE ANSWER ONLY

Up to €4	1
€5 to €19	2
€20 to €39	3
€40 to €69	4
€70 to €99	5
€100 to €149	6
€150 to €199	7
More than €200	8

Don't know

9

ASK ALL

QA4

How did you sign up to this mobile telephone service?

PROG: 'DON'T REMEMBER' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

In person, at a shop or other sales point

1

Over the Internet, directly from the provider

2

Over the Internet, through an intermediary (e.g. comparison website)

3

By mail order, delivery and postal services

4

By telephone

5

Other

6

Don't remember

7

QA5

Did you sign up to this mobile telephone service from a provider based in your country of residence, in another EU country, or outside the EU?

PROG: 'I don't know where the provider is based' ONLY APPEARS IF RESPONDENT TRIES TO SKIP

ONE ANSWER ONLY

Provider based in my country of residence

1

Provider based in another EU country

2

Provider based outside the EU

3

I don't know where the provider is based

4

QA6	Which of the items below describe the problem with the mobile telephone service or with the provider you obtained it from? Mark all that apply.
-----	---

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION PROG: ADD SPACE BETWEEN ANSWERING OPTIONS AND 'OTHER PROBLEM, PLEASE SPECIFY'
MULTIPLE ANSWERS POSSIBLE

<b>Quality and provision of service</b>	
Mobile telephone service of unsatisfactory quality (e.g. type of signal, or coverage)	1
Mobile telephone service provided late	2
Poor customer service	3
<b>Tariffs</b>	
Unclear or complex tariffs	4
<b>Billing and payments</b>	
Bill incorrect (e.g. I was overcharged)	5
Bill not received/not accessible	6
Disproportionate fees applied for late payment	7
<b>Misleading or aggressive commercial practices</b>	
Misleading or incorrect indication of price (e.g. hidden charges)	8
Advertising was misleading	9
Received false advice when signing the contract	10
Was put under pressure when signing up to the mobile telephone service	11
Was provided other services I didn't request	12
<b>Contractual issues</b>	



Missing or incomplete information in the contract (e.g. duration, conditions for termination, identity of the provider, etc.)	13
Contractual terms unfair or changed by service provider without my consent	14
Could not cancel the contract within the cooling-off period	15
Contract was renewed without prior notice	16
<b>Switching provider</b>	
Problems switching to another provider	17
[INSERT TEXT FIELD] Other problem, please specify	18
Don't know	19

ASK QA7A IF RELEVANT PROBLEM CATEGORY TICKED:  
 Bill incorrect (e.g. I was overcharged)  
 Misleading or incorrect indication of price (e.g. hidden charges)  
 Disproportionate fees applied for late payment  
 Other problem, please specify [INSERT TEXT FIELD]  
 ALL OTHERS GO TO QA7B

<b>QA7A</b>	How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the provider)? Mark 0 if you did not pay any over-/extra charges or hidden fees.
-------------	---

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION PROG: MAXIMUM VALUE IS 1.000.000
OPEN NUMERICAL QUESTION

					Please indicate the total amount in [NATIONAL CURRENCY]
--	--	--	--	--	---

Don't know

99999

DO NOT ASK QA7B IF RESPONDENT ANSWERS 'DON'T KNOW', CODE 99999, IN QA7A

**QA7B** May we kindly ask you to confirm that the amount you indicated is [AMOUNT from QA7a]. This is part of our standard quality checks.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

YES	1
NO	2
Don't know	3

ASK QA7C IF QA7A = 99999 OR IF QA7B = 2 OR 3, ALL OTHERS GO TO QA8

**QA7C** If you are not sure, please give an estimate.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
CURRENCY TO BE ADAPTED TO NATIONAL CURRENCY  
ONE ANSWER ONLY

No over-/extra charge or hidden fee	1
Up to €4	2
€5 to €19	3
€20 to €49	4
€50 to €99	5
€100 to €199	6
€200 to €499	7
€500 to €999	8
€1000 to €1499	9
€1500 to €1999	10
More than €2000	11
Don't know	12

FOR RELEVANT PROBLEM CATEGORIES:  
Mobile telephone service of unsatisfactory quality (e.g. type of signal, or coverage)  
Unclear or complex tariffs  
Advertising was misleading  
Received false advice when signing the contract  
Other problem, please specify [INSERT TEXT FIELD]

QA8	During the period the problem lasted to what extent could you use the mobile telephone service as intended?
-----	---

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

Not at all	1
Partly, with major difficulty	2
Partly, with minor difficulty	3
Fully	4
Don't know	5

QA9	Which of these, if any, have you done to sort out the problem? Mark all that apply.
-----	---

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 PROG: ADD SPACE BETWEEN ANSWERING OPTIONS AND 'HAVE NOT TAKEN ANY ACTION'

MULTIPLE ANSWERS POSSIBLE. IF 'HAVE NOT TAKEN ANY ACTION', THEN OTHER ANSWERS CANNOT BE TICKED.  
 CODE 12 IS SINGLE AND SHOULD BE DISPLAYED SEPARATELY AT THE BOTTOM

[APPEARS ONLY IF AN ONLINE SALES CHANNEL (CODE 2 OR 3 IN QA4) WAS SELECTED] Cancelled the mobile telephone service within the cooling-off period (14 days from when I signed up online)	1
Terminated the mobile telephone service contract	2
Signed up to an alternative provider	3
Made a complaint to the provider	4
Withheld payment for the mobile telephone service	5
Ask the provider for replacement or refund of the money I paid	6
Asked the provider for compensation for damages or losses	7
Made a complaint to a government body or consumer organisation	8
Took the provider to an out-of-court dispute settlement/alternative dispute resolution body (ADR)	9
Took the provider to court	10
Other action	11
Have not taken any action	12

Don't know

13

ASK QA9bis IF 'HAVE NOT TAKEN ANY ACTION' (CODE 13) IN QA9, ALL OTHERS GO TO QA10

QA9bis

For which of the reasons below have you not taken action? Mark all that apply.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

MULTIPLE ANSWERS POSSIBLE - CODE 10 IS SINGLE

I was unlikely to get a satisfactory solution to the problem I encountered

1

The sums involved were too small

2

I did not know how or where to complain

3

I was not sure of my rights as a consumer

4

I thought it would take too long

5

I tried to complain about other problems in the past but was not successful

6

I thought complaining would have led to a confrontation, and I do not feel at ease in such situations

7

The complaints procedure was too complicated

8

Provider fixed problem on its own initiative

9

I have not had the time yet

10

Other

11

Don't know

12

QA10	What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the provider, going to an alternative dispute resolution body or to court, replacing the mobile telephone service etc.?
------	---

PROG: 'DON'T REMEMBER' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

Less than 1 hour	1
1 to 2 hours	2
3 to 4 hours	3
5 to 10 hours	4
11 to 20 hours	
	5
More than 20 hours	6
[APPEARS ONLY IF RESPONDENT DID NOT TAKE ANY ACTION, CODE 12 IN QA9]	
No time lost	
	7
Don't remember	8

QA11	To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?
------	---

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

Not at all	1
A little	2
Moderately	3
Quite a lot	4
Extremely	5
Don't know	6

**QA12A** How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the provider? Please provide an estimate for the following possible cost items.

PROG: MAXIMUM VALUE IS 1.000.000

GRID

				Costs of replacement mobile telephone service at your own expense in [NATIONAL CURRENCY]
				Costs related to court proceedings in [NATIONAL CURRENCY]
				Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY]

Not relevant	99998
Don't remember	99999

AUTOMATICALLY INDICATE THE TOTAL AMOUNT

DO NOT ASK QA12B IF RESPONDENT ANSWERS 'NOT RELEVANT' OR 'DON'T KNOW', CODE 99998 OR 99999, IN QA12A

**QA12B** May we kindly ask you to confirm that the sum of the amounts you indicated is [AMOUNT from QA12a]. This is part of our standard quality checks.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

YES	1
NO	2
Don't know	3

ASK QA12C IF QA12A.1 = 99999 AND QA12A.2 = 99999 AND QA12A.3 = 99999 OR IF QA12B = 2 OR 3, ALL OTHERS GO TO QA13

**QA12C** If you are not sure, please give an estimate of the total amount of money you have spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the provider.

PROG: 'DON'T REMEMBER' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
CURRENCY TO BE ADAPTED TO NATIONAL CURRENCY

ONE ANSWER ONLY

Up to €4	1
€5 to €19	2
€20 to €49	3
€50 to €99	4
€100 to €199	5
€200 to €499	6
€500 to €999	7
€1000 to €1499	8
€1500 to €1999	9
More than €2000	10
Don't remember	11

DO NOT ASK QA13 IF RESPONDENT ANSWERS 'I DON'T/DID NOT PAY FOR THIS SERVICE', CODE 99998, IN QA3A

PROG: FOR THE QUESTION BELOW, PLEASE NOTE THE AUTOMATIC INSERTION IN BRACKETS

**QA13** You indicated a price of [INSERT AMOUNT PAID FROM QA3] per month for the mobile telephone service. What is the most you would now pay per month for this mobile telephone service taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION



Would pay the same price again	1
Would pay three quarters of the price	2
Would pay half the price	3
Would pay one quarter of the price	4
Wouldn't sign up for it again	5
Don't know	6

QA13B

	1
	2
	3

ASK QA14 ONLY TO RESPONDENTS WHO TOOK ACTION, CODES 1 TO 11 IN QA9

QA14 Which of these, if any, has the provider done so far in response to the problem? Mark all that apply.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 PROG: ITEM 10 CANNOT BE TICKED AT THE SAME TIME AS 7,8,9, OR 11, AND ITEM 11 CANNOT BE TICKED AT THE SAME TIME AS 7,8,9 OR 10 - CONSISTENCY CHECKS ARE IMPLEMENTED WITH ERROR MESSAGES

MULTIPLE ANSWERS POSSIBLE. 'HAS DONE NOTHING' (CODE 13) IS SINGLE

Acknowledged problem	1
Investigating problem	2
Gave a satisfactory explanation	3
Gave an unsatisfactory explanation	4
Fixed/repaired the mobile telephone service	5
Provided a new tariff or contract	6
Gave a partial or full refund of the money I paid	7
Gave credit note or voucher	8

Gave compensation for damages or losses	9
Offered compensation/reimbursement and I have not yet decided whether to accept it or not	10
Offered unsatisfactory compensation/reimbursement which I declined	11
Other	12
Has done nothing	13
Don't know	14

ASK QA15A IF 'GAVE A PARTIAL OR FULL REFUND' (CODE 7) OR 'GAVE CREDIT NOTE OR VOUCHER' (CODE 8) OR 'GAVE COMPENSATION' (CODE 9) TICKED IN QA14, ALL OTHERS GO TO QA15B

**QA15A** How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the provider?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 PROG: MAXIMUM VALUE IS 1.000.000

OPEN NUMERICAL QUESTION

Please indicate the amount in [NATIONAL CURRENCY]

Don't know 99999

DO NOT ASK QA15B IF RESPONDENT ANSWERS 'DON'T KNOW', CODE 99999, IN QA15A

**QA15B** May we kindly ask you to confirm that the amount you indicated is [AMOUNT from QA15a]. This is part of our standard quality checks.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

YES	1
NO	2
Don't know	3

**QA16** To what extent has the problem been resolved?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Fully resolved	1
Partly resolved	2
Not yet resolved but I was informed that the investigation is ongoing	3
Not yet resolved and I have not received any reply	4
Not resolved and I decided not to do anything about it	5
Don't know	6

ASK QA17A IF 'FULLY RESOLVED' (CODE 1) IN QA16, ALL OTHERS GO TO QA17B

QA17A How long did the problem last until it was fully resolved?

PROG: 'DON'T REMEMBER' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Less than one day	1
One day to less than a week	2
One week to less than one month	3
One month to less than three months	4
Three months to less than six months	5
Six months to less than a year	6
A year or more	7
Don't remember	8

ASK QA17B IF 'PARTLY RESOLVED' (CODE 2) IN QA16 , ALL OTHERS GO TO QA17C

QA17B How long did the problem last until it was partly resolved?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Less than one day	1
One day to less than a week	2
One week to less than one month	3
One month to less than three months	4
Three months to less than six months	5
Six months to less than a year	6
A year or more	7
Don't remember	8

ASK QA17C IF 'NOT YET RESOLVED' (CODE 3 AND 4) IN QA16, ALL OTHERS GO TO QA17D

QA17C How long has the problem lasted so far?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Less than one day	1
One day to less than a week	2
One week to less than one month	3
One month to less than three months	4
Three months to less than six months	5
Six months to less than a year	6
A year or more	7
Don't remember	8

ASK QA17D IS 'NOT RESOLVED' (CODE 5) IN QA16, ALL OTHERS GO TO QA18

QA17D How long did the problem last until you decided not to do anything about it?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Less than one day	1
One day to less than a week	2
One week to less than one month	3
One month to less than three months	4
Three months to less than six months	5
Six months to less than a year	6
A year or more	7
Don't remember	8

ASK ALL

**QA18**

Thank you for reporting on your most serious problem.  
 With which of the goods or services listed below did you have your **SECOND** most serious problem (i.e. that caused you the second most trouble or cost) in the last 12 months?

If your second most serious problem is with the same type of goods or services as your most serious problem, please select this category again.

This is the final problem we ask you to provide information on.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Mobile telephone services	1
Electricity services	2
Loans or credit	3
Credit cards	4
Large household appliances	5
Train services	6
Clothing, footwear and bags	7
Did not have another problem with these goods and services	8
Don't know	9

IF ONE OF THE SIX MARKETS SELECTED, GO TO CORRESPONDING MODULE

Market module 3 : Loans & credit cards

ASK MODULE 3 RESPECTING THE ROUTING FROM THE SCREENER

QC1 You indicated you had a problem with loans, credit or credit cards over the last 12 months. With which of the following did you experience the problem?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Loan (e.g. personal loan or car loan)	1
Credit card	2
Store card with credit function	3
Other consumer credit	4
Don't know	5

QC2 When did you sign up to this banking service?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Less than 6 months ago	1
6 months to less than 12 months ago	2
12 months to less than 24 months ago	3
2 years to less than 5 years ago	4
5 years ago or more	5
Don't remember	6

IF LOAN OR OTHER CONSUMER CREDIT

**QC3.1A** What was/is the total amount of this loan or other consumer credit?  
If you are not sure, please give an estimate.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
PROG: MAXIMUM VALUE IS 1.000.000  
OPEN NUMERICAL QUESTION

					Please indicate the total amount borrowed in [NATIONAL CURRENCY]:
--	--	--	--	--	---

Don't know	99999
------------	-------

DO NOT ASK QA3B IF RESPONDENT ANSWERS 'DON'T KNOW', CODE 99999, IN QB3A

**QC3.1B** May we kindly ask you to confirm that the amount you indicated is [AMOUNT from QC3.1A]. This is part of our standard quality checks.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

YES	1
NO	2
Don't know	3

ASK QC3.1C IF QC3.1A = 99999 OR IF QC3.1B = 2 OR 3, ALL OTHERS GO TO QC3.2A

**QC3.1C** If you are not sure of the total amount, please give an estimate (in [NATIONAL CURRENCY]).

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
CURRENCY TO BE ADAPTED TO NATIONAL CURRENCY  
ONE ANSWER ONLY

Up to €199	1
€200 to €499	2
€500 to €999	3
€1000 to €4999	4
€5000 to €9999	5
€10000 to €19999	6
€20000 to €39999	7
€40000 to €59999	8
€60000 to €74999	9
More than €75000	10

Don't know

11

IF CREDIT CARD OR STORE CARD

**QC3.2A** What is the spending limit on this credit card or store card?  
If you are not sure, please give an estimate.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
PROG: MAXIMUM VALUE IS 1.000.000

OPEN NUMERICAL QUESTION

Please indicate the spending limit in [NATIONAL CURRENCY]:

Don't know

99999

DO NOT ASK QC3.2B IF RESPONDENT ANSWERS 'DON'T KNOW', CODE 99999, IN QC3.2A

**QC3.2B** May we kindly ask you to confirm that the spending limit you indicated is [AMOUNT from QC3.2A]. This is part of our standard quality checks.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

YES

1

NO

2

Don't know

3

ASK QC3.2C IF QC3.2A = 99999 OR IF QC3D = 2 OR 3, ALL OTHERS GO TO QC4

**QC3.2C** If you are not sure of the spending limit, please give an estimate (in [NATIONAL CURRENCY]).

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
CURRENCY TO BE ADAPTED TO NATIONAL CURRENCY



ONE ANSWER ONLY

Up to €199	1
€200 to €499	2
€500 to €999	3
€1000 to €1999	4
€2000 to €2999	5
€3000 to €4999	6
More than €5000	7
Don't know	8

ASK ALL

QC4 How did you sign up to this banking service?

PROG: 'DON'T REMEMBER' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

In person, at a bank or other financial institution	1
In person, at a retailer	2
Over the Internet, directly from the credit provider	3
Over the Internet, through an intermediary (e.g. comparison website)	4
By telephone	5
By mail order	6
From a salesperson visiting the home	7
Other	8
Don't remember	9

QC5 Did you sign up to this banking service from a credit provider based in your country of residence, in another EU country, or outside the EU?

PROG: 'I don't know where the credit provider is based' ONLY APPEARS IF RESPONDENT TRIES TO  
ONE ANSWER ONLY

Credit provider based in my country of residence	1
Credit provider based in another EU country	2
Credit provider based outside the EU	3
I don't know where the credit provider is based	4

**QC6** Which of the items below describe the problem with the banking service or with the credit provider you obtained it from? Mark all that apply.

PROG: 'DON'T KNOW" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 PROG: ADD SPACE BETWEEN ANSWERING OPTIONS AND 'OTHER PROBLEM, PLEASE SPECIFY

MULTIPLE ANSWERS POSSIBLE

<b>Provision of loan/credit card</b>	
Loan or credit card only partially provided or not at all provided	1
<b>Customer service</b>	
Poor customer service	2
<b>Pricing</b>	
Unclear or complex pricing	3
<b>Payments</b>	
Payments charged incorrect (e.g. charges not applied correctly, or I was overcharged)	4
Disproportionate fees applied for late payment	5
Problems with the distribution of payments to credit provider	6
<b>Misleading or aggressive commercial practices</b>	
Misleading or incorrect indication of the costs of credit (e.g. hidden charges)	7
Advertising was misleading	8
Received false advice when signing the contract/applying for the loan	9
Was provided other services I didn't request	10

Was put under pressure when signing the contract/applying for the loan/extending the loan	11
<b>Contractual issues</b>	
Missing or incomplete information in the contract (e.g. duration, conditions for termination, identity of the credit provider, etc.)	12
Contractual terms not provided, unfair or changed by credit provider without my consent	13
Could not withdraw within the 14 day cooling-off period after signing the contract	14
Problems with termination of my contract or early repayment	15
[INSERT TEXT FIELD]	
Other problem, please specify	16
Don't know	17

ASK QC7A IF RELEVANT PROBLEM CATEGORY TICKED:  
 Payments charged incorrect (e.g. charges not applied correctly, or I was overcharged)  
 Disproportionate fees applied for late payment  
 Misleading or incorrect indication of the costs of credit (e.g. hidden charges)  
 Other problem, please specify [INSERT TEXT FIELD]

ALL OTHERS GO TO QC7B

**QC7A** How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the credit provider)? Mark 0 if you did not pay any over-/extra charges or hidden fees.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 PROG: MAXIMUM VALUE IS 1.000.000

OPEN NUMERICAL QUESTION

						Please indicate the total amount paid in [NATIONAL CURRENCY]:
--	--	--	--	--	--	---

Don't know	99999
------------	-------

DO NOT ASK QC7B IF RESPONDENT ANSWERS 'DON'T KNOW', CODE 99999, IN QC7A

**QC7B** May we kindly ask you to confirm that the amount you indicated is [AMOUNT from QC7a]. This is part of our standard quality checks.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

YES	1
NO	2
Don't know	3

ASK QC7C IF QC7A = 99999 OR IF QC7B = 2 OR 3, ALL OTHERS GO TO QC8

QC7C If you are not sure, please give an estimate.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
CURRENCY TO BE ADAPTED TO NATIONAL CURRENCY  
ONE ANSWER ONLY

No over-/extra charge or hidden fee	1
Up to €4	2
€5 to €19	3
€20 to €49	4
€50 to €99	5
€100 to €499	6
€500 to €999	7
€1000 to €1999	8
€2000 to €4999	9
€5000 to €9999	10
More than €10000	11
Don't know	12

QC9 Which of these, if any, have you done to sort out the problem? Mark all that apply.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
PROG: ADD SPACE BETWEEN ANSWERING OPTIONS AND 'HAVE NOT TAKEN ANY ACTION'  
MULTIPLE ANSWERS POSSIBLE. IF 'HAVE NOT TAKEN ANY ACTION', THEN OTHER ANSWERS CANNOT BE TICKED.  
CODE 11 IS SINGLE AND SHOULD BE DISPLAYED SEPARATELY AT THE BOTTOM

Cancelled the contract within the cooling-off period (14 days from when I signed up)	1
Terminated the contract	2

Signed up to an alternative banking service	3
Withheld payment for the loan or credit card	4
Made a complaint to the credit provider	5
Asked credit provider for refund of the money I paid	6
Made a complaint to a government body or consumer organisation	7
Took the credit provider to an out-of-court dispute settlement /alternative dispute resolution body (ADR)	8
Took the credit provider to court	9
Other action	10
Have not taken any action	11
Don't know	12

ASK QC9bis IF 'HAVE NOT TAKEN ANY ACTION' (CODE 11) IN QC9, ALL OTHERS GO TO QC10

QC9bis For which of the reasons below have you not taken action? Mark all that apply.

PROG: 'DON'T KNOW" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

MULTIPLE ANSWERS POSSIBLE - CODE 10 IS SINGLE

I was unlikely to get a satisfactory solution to the problem I encountered	1
The sums involved were too small	2
I did not know how or where to complain	3
I was not sure of my rights as a consumer	4
I thought it would take too long	5
I tried to complain about other problems in the past but was not successful	6
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	7
The complaints procedure was too complicated	8
Credit provider fixed problem on its own initiative	9
I have not had the time yet	10
Other	11
Don't know	12

QC10	What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the credit provider, going to an alternative dispute resolution body or to court, looking for an alternative etc.?
------	--

PROG: 'DON'T REMEMBER" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

Less than 1 hour	1
1 to 2 hours	2
3 to 4 hours	3
5 to 10 hours	4
11 to 20 hours	5
More than 20 hours	6
[APPEARS ONLY IF RESPONDENT DID NOT TAKE ANY ACTION, CODE 11 IN QC9]	
No time lost	7
Don't remember	8

QC11	To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?
------	---

PROG: 'DON'T KNOW" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

Not at all	1
A little	2
Moderately	3
Quite a lot	4
Extremely	5
Don't know	6

**QC12A** How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the credit provider? Please provide an estimate for the following possible cost items.

PROG: MAXIMUM VALUE IS 1.000.000  
 GRID

				Extra costs for an alternative banking service in [NATIONAL CURRENCY]:
				Costs related to court proceedings in [NATIONAL CURRENCY]
				Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY]:

Not relevant	99998
Don't remember	99999

AUTOMATICALLY INDICATE THE TOTAL AMOUNT

DO NOT ASK QC12B IF RESPONDENT ANSWERS 'NOT RELEVANT' OR 'DON'T KNOW', CODE 99998 OR 99999, IN QC12A

**QC12B** May we kindly ask you to confirm that the sum of the amounts you indicated is [AMOUNT from QC12a]. This is part of our standard quality checks.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 ONE ANSWER ONLY

YES	1
NO	2
Don't know	3

ASK QC12C IF QC12A.1 = 99999 AND QC12A.2 = 99999 AND QC12A.3 = 99999 OR IF QC12B = 2 OR 3, ALL OTHERS GO TO QC13

**QC12C** If you are not sure, please give an estimate of the total amount of money you have spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the credit provider.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 CURRENCY TO BE ADAPTED TO NATIONAL CURRENCY

ONE ANSWER ONLY

Up to €4	1
€5 to €19	2

€20 to €49	3
€50 to €99	4
€100 to €499	5
€500 to €999	6
€1000 to €1999	7
€2000 to €4999	8
€5000 to €9999	9
More than €10000	10
Don't remember	11

**QC13** Taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress, would you sign up to this banking service again?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

- Yes
- No
- Don't know

**QC13B**

ASK QC15 ONLY TO RESPONDENTS WHO TOOK ACTION, CODES 1 TO 10 IN QC9



QC14	Which of these, if any, has the credit provider done so far in response to the problem? Mark all that apply.
------	--

PROG: 'DON'T KNOW" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 PROG: ITEM 11 CANNOT BE TICKED AT THE SAME TIME AS 9, 10 OR 12, AND ITEM 12 CANNOT BE TICKED AT THE SAME TIME AS 9, 10 OR 11 - CONSISTENCY CHECKS ARE IMPLEMENTED WITH ERROR MESSAGES

MULTIPLE ANSWERS POSSIBLE. 'HAS DONE NOTHING' (CODE 14) IS SINGLE.

Agreed to cancel the contract within the cooling-off period of 14 days	1
Acknowledged problem	2
Investigating problem	3
Gave a satisfactory explanation	4
Gave an unsatisfactory explanation	5
Agreed on termination of the contract, early credit repayment or rearrangement of credit payments	6
Provided an alternative loan	7
Gave a replacement credit card	8
Gave a partial or full refund of wrongly charged amounts	9
Gave compensation for damages or losses	10
Offered compensation/reimbursement and I have not yet decided whether to accept it or not	11
Offered unsatisfactory compensation/reimbursement which I declined	12
Other	13
Has done nothing	14
Don't know	15

ASK QC15A IF 'PARTIAL OR FULL REFUND' (CODE 9) AND 'COMPENSATION FOR DAMAGES OR LOSSES' (CODE 10) TICKED IN QC14, ALL OTHERS GO TO QC15B

**QC15A** How much have you received as reimbursement or compensation for the problem from the credit provider?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 PROG: MAXIMUM VALUE IS 1.000.000

OPEN NUMERICAL QUESTION

Please indicate the amount in [NATIONAL CURRENCY]

Don't know 99999

DO NOT ASK QC15B IF RESPONDENT ANSWERS 'DON'T KNOW', CODE 99999, IN QC15A

**QC15B** May we kindly ask you to confirm that the amount you indicated is [AMOUNT from QC15a]. This is part of our standard quality checks.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

YES	1
NO	2
Don't know	3

**QC16** To what extent has the problem been resolved?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Fully resolved	1
Partly resolved	2
Not yet resolved but I was informed that the investigation is ongoing	3
Not yet resolved and I have not received any reply	4
Not resolved and I decided not to do anything about it	5
Don't know	6

ASK QC17A IF 'FULLY RESOLVED' (CODE 1) IN QC16, ALL OTHERS GO TO QC17B

**QC17A** How long did the problem last until it was fully resolved?

PROG: 'DON'T REMEMBER' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Less than one day	1
One day to less than a week	2
One week to less than one month	3
One month to less than three months	4
Three months to less than six months	5
Six months to less than a year	6
A year or more	7
Don't remember	8

ASK QC17B IF 'PARTLY RESOLVED' (CODE 2) IN QC16, ALL OTHERS GO TO QC17C

**QC17B** How long did the problem last until it was partly resolved?

PROG: 'DON'T REMEMBER" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

Less than one day	1
One day to less than a week	2
One week to less than one month	3
One month to less than three months	4
Three months to less than six months	5
Six months to less than a year	6
A year or more	7
Don't remember	8

ASK QC17C IF 'NOT YET RESOLVED' (CODE 3 OR 4) IN QC16, ALL OTHERS GO TO QC17D

**QC17C** How long has the problem lasted so far?

PROG: 'DON'T REMEMBER" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

Less than one day	1
One day to less than a week	2
One week to less than one month	3
One month to less than three months	4
Three months to less than six months	5
Six months to less than a year	6
A year or more	7
Don't remember	8

ASK QC17D IF 'NOT RESOLVED' (CODE 5) IN QC16, ALL OTHERS GO TO QC18

**QC17D** How long did the problem last until you decided not to do anything about it?

PROG: 'DON'T REMEMBER" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

Less than one day	1
One day to less than a week	2

One week to less than one month	3
One month to less than three months	4
Three months to less than six months	5
Six months to less than a year	6
A year or more	7
Don't remember	8

ASK ALL

**QC18** Thank you for reporting on your most serious problem.  
 With which of the goods or services listed below did you have your **SECOND** most serious problem (i.e. that caused you the second most trouble or cost) in the last 12 months?  
  
 If your second most serious problem is with the same type of goods or services as your most serious problem, please select this category again.  
  
 This is the final problem we ask you to provide information on.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 ONE ANSWER ONLY

Mobile telephone services	1
Electricity services	2
Loans or credit	3
Credit cards	4
Large household appliances	5
Train services	6
Clothing, footwear and bags	7
Did not have another problem with these goods and services	8
Don't know	9

IF ONE OF THE SIX MARKETS SELECTED, GO TO CORRESPONDING MODULE

Market module 4 : Large household appliances

ASK MODULE 4 RESPECTING THE ROUTING FROM THE SCREENER

**QD1** You indicated you had a problem with large household appliances over the last 12 months. With which of the following did you experience the problem?

PROG: 'DON'T KNOW" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
PROG: IF 'PACKAGE OF MULTIPLE LARGE HOUSEHOLD APPLIANCES TICKED', THEN SHOW: 'Please note that for the remainder of the questionnaire, 'package of multiple large household appliances' is referred to as 'appliance' '

ONE ANSWER ONLY

Electronic cooker, stove, oven or micro-wave oven	1
Refrigerators, freezer or fridge-freezer	2
Washing machine, dryer or ironing and pressing machine	3
Dishwasher	4
Air conditioner, humidifier or ventilator	5
Water heater or space heater (e.g. radiator)	6
Vacuum cleaner or steam-cleaning machine	7
Carpet shampooing machine or machine for scrubbing, waxing and polishing floors	8
Sewing machine or knitting machine	9
Package of multiple large household appliances	10
Other	11
Don't know	12

**QD2** When did you buy this appliance? If you purchased the appliance second-hand, please indicate when it was first sold.

PROG: 'DON'T REMEMBER" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Less than 6 months ago	1
6 months to less than 12 months ago	2
12 months to less than 24 months ago	3
2 years to less than 5 years ago	4
5 years ago or more	5
Don't remember	6

**QD3A** How much did you pay for this appliance (NOT including any over-/extra charges, if applicable)?  
If you are not sure, please give an estimate.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
PROG: MAXIMUM VALUE IS 1.000.000

OPEN NUMERICAL QUESTION

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Please indicate the total amount paid in [NATIONAL CURRENCY]:
----------------------	----------------------	----------------------	----------------------	----------------------	---

I didn't pay for this appliance	99998
Don't know	99999

DO NOT ASK QD3B IF RESPONDENT ANSWERS 'I DIDN'T PAY FOR THIS APPLIANCE' OR 'DON'T KNOW', CODE 99998 OR 99999, IN QD3A

**QD3B** May we kindly ask you to confirm that the amount you indicated is [AMOUNT from QD3a]. This is part of our standard quality checks.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

YES	1
NO	2
Don't know	3

ASK QD3C IF QD3A = 99999 OR IF QD3B = 2 OR 3, ALL OTHERS GO TO QD4

**QD3C** If you are not sure of the price, please give an estimate (in [NATIONAL CURRENCY]).

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
CURRENCY TO BE ADAPTED TO NATIONAL CURRENCY

ONE ANSWER ONLY

Free	1
Up to €4	2
€5 to €19	3
€20 to €49	4
€50 to €99	5
€100 to €199	6
€200 to €499	7
€500 to €999	8
€1000 to €1499	9
€1500 to €1999	10
More than €2000	11
Don't know	12

ASK ALL

QD4 How did you purchase this appliance?

PROG: 'DON'T REMEMBER' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

In person, at a shop or other sales point	1
Over the Internet, directly from the seller	2
Over the Internet, through an intermediary (e.g. comparison website)	3
By mail order, delivery and postal services	4
By telephone	5
From a salesperson visiting the home	6
At a market or auction	7
TV shopping channel	8
Other	9
Don't remember	10

QD5 Did you obtain this appliance from a seller based in your country of residence, in another EU country, or outside the EU?

PROG: 'I don't know where the seller is based' ONLY APPEARS IF RESPONDENT TRIES TO SKIP

ONE ANSWER ONLY

Seller based in my country of residence	1
Seller based in another EU country	2
Seller based outside the EU	3
I don't know where the seller is based	4



QD6	Which of the items below describe the problem with the appliance or with the seller you obtained it from? Mark all that apply.
-----	--

PROG: 'DON'T KNOW" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 PROG: ADD SPACE BETWEEN ANSWERING OPTIONS AND 'OTHER PROBLEM, PLEASE SPECIFY

MULTIPLE ANSWERS POSSIBLE

<b>Quality</b>	
Appliance faulty (e.g. fell apart quickly)	1
Appliance of unsatisfactory quality or not as described	2
<b>Damage or injury</b>	
Appliance caused damage to other possessions	3
Appliance caused injury	4
<b>Delivery</b>	
Appliance not delivered	5
Appliance only partially delivered or delivered late	6
<b>Customer service</b>	
Poor customer service	7
<b>Pricing</b>	
Unclear or complex pricing	8
<b>Billing and payments</b>	
Bill incorrect (e.g. I was overcharged)	9
Disproportionate fees applied for late payment	10
<b>Guarantee/warranty</b>	
Guarantee/warranty not honoured by seller	11
<b>Misleading or aggressive commercial practices</b>	
Misleading or incorrect indication of price (e.g. hidden charges)	12
Advertising was misleading	13
Received false advice when buying appliance	14
Was put under pressure when buying the appliance	15
<b>Contractual issues</b>	
Missing or incomplete information in the contract (e.g. concerning right of	16
Could not return the appliance when I changed my mind after buying	17
[INSERT TEXT FIELD]	
Other problem, please specify	18

Don't know

19

ASK QD7A IF RELEVANT PROBLEM CATEGORY TICKED:

Bill incorrect (e.g. I was overcharged)

Misleading or incorrect indication of price (e.g. hidden charges)

Disproportionate fees applied for late payment

Other problem, please specify [INSERT TEXT FIELD]

ALL OTHERS GO TO QD7B

**QD7A** How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the seller)? Mark 0 if you did not pay any over-/extra charges or hidden fees.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

PROG: MAXIMUM VALUE IS 1.000.000

OPEN NUMERICAL QUESTION

Please indicate the total amount paid in [NATIONAL CURRENCY]:

Don't know

99999

DO NOT ASK QD7B IF RESPONDENT ANSWERS 'DON'T KNOW', CODE 99999, IN QD7A

**QD7B** May we kindly ask you to confirm that the amount you indicated is [AMOUNT from QD7a]. This is part of our standard quality checks.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

YES

1

NO

2

Don't know

3

ASK QD7C IF QD7A = 99999 OR IF QD7B = 2 OR 3, ALL OTHERS GO TO QD8

**QD7C** If you are not sure, please give an estimate.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

CURRENCY TO BE ADAPTED TO NATIONAL CURRENCY

ONE ANSWER ONLY

No over-/extra charge or hidden fee

1

Up to €4

2

€5 to €19

3

€20 to €49	4
€50 to €99	5
€100 to €199	6
€200 to €499	7
€500 to €999	8
€1000 to €1499	9
€1500 to €1999	10
More than €2000	11
Don't know	12

FOR RELEVANT PROBLEM CATEGORIES:  
Appliance faulty (e.g. fell apart quickly)  
Appliance caused injury or damage to other possessions  
Appliance of unsatisfactory quality or not as described  
Appliance not delivered or only partially delivered  
Appliance delivered late  
Unclear or complex pricing  
Advertising was misleading  
Received false advice when buying appliance  
Could not return the appliance when I changed my mind after buying  
Other problem, please specify [INSERT TEXT FIELD]

QD8 To what extent could you use the appliance as intended after the problem occurred?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

Not at all	1
Partly, with major difficulty	2
Partly, with minor difficulty	3
Fully	4
Don't know	5

QD9	Which of these, if any, have you done to sort out the problem? Mark all that apply.
-----	---

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 PROG: ADD SPACE BETWEEN ANSWERING OPTIONS AND 'HAVE NOT TAKEN ANY ACTION'

MULTIPLE ANSWERS POSSIBLE. IF 'HAVE NOT TAKEN ANY ACTION', THEN OTHER ANSWERS CANNOT BE TICKED.  
 CODE 13 IS SINGLE AND SHOULD BE DISPLAYED SEPARATELY AT THE BOTTOM

[APPEARS ONLY IF AN ONLINE SALES CHANNEL (CODE 2 OR 3 IN QD4) WAS SELECTED]  
 Cancelled the purchase of the appliance within the cooling-off period

Returned the appliance

Repaired the appliance at my own expense

Bought a replacement appliance

Withheld payment for the appliance

Made a complaint to the seller

Asked the seller for repair, replacement or refund of the money I paid

Asked the seller for compensation for damages or losses

Made a complaint to a government body or consumer organisation

Took the seller to an out-of-court dispute settlement/alternative dispute resolution body (ADR)

Took the seller to court

Other action

Have not taken any action

Don't know

- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10
- 11
- 12
- 13
- 14

ASK QD9bis IF 'HAVE NOT TAKEN ANY ACTION' (CODE 13) IN QD9, ALL OTHERS GO TO QD10

QD9bis	For which of the reasons below have you not taken action? Mark all that apply.
--------	--

PROG: 'DON'T KNOW" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

MULTIPLE ANSWERS POSSIBLE - CODE 10 IS SINGLE

I was unlikely to get a satisfactory solution to the problem I encountered	1
The sums involved were too small	2
I did not know how or where to complain	3
I was not sure of my rights as a consumer	4
I thought it would take too long	5
I tried to complain about other problems in the past but was not successful	6
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	7
The complaints procedure was too complicated	8
Seller fixed problem on its own initiative	9
I have not had the time yet	10
Other	11
Don't know	12

**QD10** What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the seller, going to an alternative dispute resolution body or to court, repairing or replacing the appliance etc.?

PROG: 'DON'T REMEMBER" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Less than 1 hour	1
1 to 2 hours	2
3 to 4 hours	3
5 to 10 hours	4
11 to 20 hours	5
More than 20 hours	6
[APPEARS ONLY IF RESPONDENT DID NOT TAKE ANY ACTION, CODE 13 IN QD9]	
No time lost	7
Don't remember	8

**QD11** To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

Not at all	1
A little	2
Moderately	3
Quite a lot	4
Extremely	5
Don't know	6

**QD12A** How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller? Please provide an estimate for the following possible cost items.

PROG: MAXIMUM VALUE IS 1.000.000

GRID

				Costs of repairs or replacement at your own expense in [NATIONAL CURRENCY]: INPUT FIELD
				Costs related to court proceedings in [NATIONAL CURRENCY]: INPUT FIELD
				Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY]: INPUT FIELD

Not relevant	99998
Don't remember	99999

AUTOMATICALLY INDICATE THE TOTAL AMOUNT

DO NOT ASK QD12B IF RESPONDENT ANSWERS 'NOT RELEVANT' OR 'DON'T KNOW', CODE 99998 OR 99999, IN QD12A

**QD12B** May we kindly ask you to confirm that the sum of the amounts you indicated is [AMOUNT from QD12a]. This is part of our standard quality checks.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

YES	1
NO	2
Don't know	3

ASK QD12C IF QD12A.1 = 99999 AND QD12A.2 = 99999 AND QD12A.3 = 99999 OR IF QD12B = 2 OR 3, ALL OTHERS GO TO QD13

**QD12C** If you are not sure, please give an estimate of the total amount of money you have spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller.

PROG: 'DON'T REMEMBER' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
CURRENCY TO BE ADAPTED TO NATIONAL CURRENCY

ONE ANSWER ONLY

Up to €4	1
€5 to €19	2
€20 to €49	3
€50 to €99	4
€100 to €199	5
€200 to €499	6
€500 to €999	7
€1000 to €1499	8
€1500 to €1999	9
More than €2000	10
Don't remember	11

IF PRODUCT IS FREE, DO NOT ASK THIS QUESTION

DO NOT ASK QD13 IF RESPONDENT ANSWERS 'I DID'NT PAY FOR THIS APPLIANCE', CODE 99998, IN QD3A

PROG: FOR THE QUESTION BELOW, PLEASE NOTE THE AUTOMATIC INSERTION IN BRACKETS

**QD13** You indicated a price of [INSERT AMOUNT PAID FROM QD3] for the appliance. What is the most you would now pay for this appliance taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

Would pay the same price again	1
Would pay three quarters of the price	2
Would pay half the price	3
Would pay one quarter of the price	4
Wouldn't sign up for it again	5
Don't know	6

QD14B

	1
	2
	3

ASK QD14 ONLY TO RESPONDENTS WHO TOOK ACTION, CODES 1 TO 12 IN QD9

QD14 Which of these, if any, has the seller done so far in response to the problem? Mark all that apply.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 PROG: ITEM 9 CANNOT BE TICKED AT THE SAME TIME AS 6, 7, 8 OR 10, AND ITEM 10 CANNOT BE TICKED AT THE SAME TIME AS 6, 7, 8 OR 9 - CONSISTENCY CHECKS ARE IMPLEMENTED WITH ERROR MESSAGES

MULTIPLE ANSWERS POSSIBLE. 'HAS DONE NOTHING' (CODE 14) IS SINGLE.

Acknowledged problem	1
Investigating problem	2
Gave a satisfactory explanation	3
Gave an unsatisfactory explanation	4
Repaired or replaced the appliance	5
Gave a partial or full refund of the money I paid	6
Gave credit note or voucher	7
Gave compensation for damages or losses	8
Offered compensation/reimbursement and I have not yet decided whether to accept it or not	9
Offered unsatisfactory compensation/reimbursement which I declined	10
Told me that my legal guarantee was no longer valid	11
Other	12
Has done nothing	13
Don't know	14



ASK QD15A IF 'GAVE A PARTIAL OR FULL REFUND AND/OR COMPENSATION' (CODE 6) OR 'GAVE CREDIT NOTE OR VOUCHER' (CODE 7) TICKED IN QD14, ALL OTHERS GO TO QD15B

**QD15A** How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the seller?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
PROG: MAXIMUM VALUE IS 1.000.000

OPEN NUMERICAL QUESTION

Please indicate the amount in [NATIONAL CURRENCY]

Don't know 99999

DO NOT ASK QD15B IF RESPONDENT ANSWERS 'DON'T KNOW', CODE 99999, IN QD15A

**QD15B** May we kindly ask you to confirm that the amount you indicated is [AMOUNT from QD15a]. This is part of our standard quality checks.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

YES	1
NO	2
Don't know	3

**QD16** To what extent has the problem been resolved?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

Fully resolved	1
Partly resolved	2
Not yet resolved but I was informed that the investigation is ongoing	3
Not yet resolved and I have not received any reply	4
Not resolved and I decided not to do anything about it	5
Don't know	6

ASK QD17A IF 'FULLY RESOLVED' (CODE 1) IN QD16, ALL OTHERS GO TO QD17B

**QD17A** How long did the problem last until it was fully resolved?

PROG: 'DON'T REMEMBER" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Less than one day	1
One day to less than a week	2
One week to less than one month	3
One month to less than three months	4
Three months to less than six months	5
Six months to less than a year	6
A year or more	7
Don't remember	8

ASK QD17B IF 'PARTLY RESOLVED' (CODE 2) IN QD16, ALL OTHERS GO TO QD17C

QD17B How long did the problem last until it was partly resolved?

PROG: 'DON'T REMEMBER" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Less than one day	1
One day to less than a week	2
One week to less than one month	3
One month to less than three months	4
Three months to less than six months	5
Six months to less than a year	6
A year or more	7
Don't remember	8

ASK QD17C IF 'NOT YET RESOLVED' (CODE 3 OR 4) IN QD16, ALL OTHERS GO TO QD17D

QD17C How long has the problem lasted so far?

PROG: 'DON'T REMEMBER" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Less than one day	1
One day to less than a week	2
One week to less than one month	3
One month to less than three months	4
Three months to less than six months	5
Six months to less than a year	6
A year or more	7
Don't remember	8

ASK QD17D IF 'NOT RESOLVED' (CODE 5) IN QD16, ALL OTHERS GO TO QD18

QD17D How long did the problem last until you decided not to do anything about it?

PROG: 'DON'T REMEMBER' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Less than one day	1
One day to less than a week	2
One week to less than one month	3
One month to less than three months	4
Three months to less than six months	5
Six months to less than a year	6
A year or more	7
Don't remember	8

ASK ALL

**QD18** Thank you for reporting on your most serious problem.  
With which of the goods or services listed below did you have your **SECOND** most serious problem (i.e. that caused you the second most trouble or cost) in the last 12 months?  
  
If your second most serious problem is with the same type of goods or services as your most serious problem, please select this category again.  
  
This is the final problem we ask you to provide information on.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Mobile telephone services	1
Electricity services	2
Loans or credit	3
Credit cards	4
Large household appliances	5
Train services	6
Clothing, footwear and bags	7
Did not have another problem with these goods and services	8
Don't know	9

IF ONE OF THE SIX MARKETS SELECTED, GO TO CORRESPONDING MODULE

Market module 6 : Clothing, footwear and bags

ASK MODULE 6 RESPECTING THE ROUTING FROM THE SCREENER

QF1 You indicated you had a problem with clothing, footwear and bags over the last 12 months. With which of the following did you experience the problem?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
PROG: IF 'PACKAGE OF MULTIPLE ITEMS TICKED', THEN SHOW: 'Please note that for the remainder of the questionnaire, 'package of multiple items' is referred to as 'item' '

ONE ANSWER ONLY

Children's clothing	1
Women's clothing	2
Men's clothing	3
Hat	4
Clothing material/textiles	5
Fur	6
Travel bag	7
Handbag	8
Children's footwear	9
Women's footwear	10
Men's footwear	11
Package of multiple items	12
Other	13
Don't know	14

QF2 When did you buy this item? If you purchased the item second-hand, please indicate when it was first sold.

PROG: 'DON'T REMEMBER' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Less than 6 months ago	1
6 months to less than 12 months ago	2
12 months to less than 24 months ago	3
2 years to less than 5 years ago	4
5 years ago or more	5
Don't remember	6

**QF3A** How much did you pay for this item (NOT including any over-/extra charges, if applicable)?  
If you are not sure, please give an estimate.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
PROG: MAXIMUM VALUE IS 1.000.000

OPEN NUMERICAL QUESTION

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Please indicate the total amount paid in [NATIONAL CURRENCY]:
----------------------	----------------------	----------------------	----------------------	----------------------	---

I didn't pay for this item	99998
Don't know	99999

DO NOT ASK QF3B IF RESPONDENT ANSWERS 'I DIDN'T PAY FOR THIS ITEM' OR 'DON'T KNOW', CODE 99998 OR 99999, IN QF3A

**QF3B** May we kindly ask you to confirm that the amount you indicated is [AMOUNT from QF3a]. This is part of our standard quality checks.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

YES	1
NO	2
Don't know	3

ASK QF3C IF QF3A =99999 OR IF QF3B = 2 OR 3, ALL OTHERS GO TO QF4

**QF3C** If you are not sure of the price, please give an estimate (in [NATIONAL CURRENCY]).

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
CURRENCY TO BE ADAPTED TO NATIONAL CURRENCY

ONE ANSWER ONLY

Free	1
Up to €4	2
€5 to €19	3
€20 to €49	4
€50 to €99	5
€100 to €199	6
€200 to €499	7
€500 to €999	8
€1000 to €1499	9
€1500 to €1999	10
More than €2000	11
Don't know	12

ASK ALL

QF4 How did you purchase this item?

PROG: 'DON'T REMEMBER' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

In person, at a shop or other sales point	1
Over the Internet, directly from the seller	2
Over the Internet, through an intermediary (e.g. comparison website)	3
By mail order, delivery and postal services	4
By telephone	5
From a salesperson visiting the home	6
At a market or auction	7
TV shopping channel	8
Other	9
Don't remember	10

QF5 Did you obtain this item from the seller based in your country of residence, in another EU country, or outside the EU?

PROG: 'I don't know where the seller is based' ONLY APPEARS IF RESPONDENT TRIES TO SKIP

ONE ANSWER ONLY

Seller based in my country of residence	1
---	---

Seller based in another EU country	2
Seller based outside the EU	3
I don't know where the seller is based	4



QF6	Which of the items below describe the problem with the item or with the seller you obtained it from? Mark all that apply.
-----	---

PROG: 'DON'T KNOW" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION PROG: ADD SPACE BETWEEN ANSWERING OPTIONS AND 'OTHER PROBLEM, PLEASE SPECIFY
MULTIPLE ANSWERS POSSIBLE

<b>Quality</b>	
Item faulty (e.g. fell apart quickly)	1
Item of unsatisfactory quality, counterfeit or not as described	2
<b>Injury</b>	
Item caused injury	3
<b>Delivery</b>	
Item not delivered	4
Item delivered late	5
<b>Customer service</b>	
Poor customer service	6
<b>Pricing</b>	
Unclear or complex pricing	7
<b>Billing and payments</b>	
Bill incorrect (e.g. I was overcharged)	8
Disproportionate fees applied for late payment	9
<b>Guarantee/warranty</b>	
Guarantee/warranty not honoured by seller	10
<b>Misleading or aggressive commercial practices</b>	
Misleading or incorrect indication of price (e.g. hidden charges)	11
Advertising was misleading	12
Received false advice when buying the item	13
Was put under pressure when buying the item	14
<b>Contractual issues</b>	
Missing or incomplete information in the contract (e.g. concerning right of withdrawal or identity of seller)	15
Could not return the item when I changed my mind after buying	16
[INSERT TEXT FIELD]	
Other problem, please specify	17
Don't know	18

ASK QF7A IF RELEVANT PROBLEM CATEGORY TICKED:

Bill incorrect (e.g. I was overcharged)

Misleading or incorrect indication of price (e.g. hidden charges)

Disproportionate fees applied for late payment

Other problem, please specify [INSERT TEXT FIELD]

ALL OTHERS GO TO QF7B

**QF7A** How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the seller)? Mark 0 if you did not pay any over-/extra charges or hidden fees.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

PROG: MAXIMUM VALUE IS 1.000.000

OPEN NUMERICAL QUESTION

					Please indicate the total amount paid in [NATIONAL CURRENCY]:
--	--	--	--	--	---

Don't know

99999

DO NOT ASK QF7B IF RESPONDENT ANSWERS 'DON'T KNOW', CODE 99999, IN QF7A

**QF7B** May we kindly ask you to confirm that the amount you indicated is [AMOUNT from QF7a]. This is part of our standard quality checks.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

YES

1

NO

2

Don't know

3

ASK QF7C IF QF7A = 99999 OR IF QF7B = 2 OR 3, ALL OTHERS GO TO QF8

**QF7C** If you are not sure, please give an estimate.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

CURRENCY TO BE ADAPTED TO NATIONAL CURRENCY

ONE ANSWER ONLY

No over-/extra charge or hidden fee

1

Up to €4

2

€5 to €19

3

€20 to €49

4

€50 to €99

5

€100 to €199

6

€200 to €499

7



€500 to €999	8
€1000 to €1499	9
€1500 to €1999	10
More than €2000	11
Don't know	12

FOR RELEVANT PROBLEM CATEGORIES:

Item faulty (e.g. fell apart quickly)

Item of unsatisfactory quality, counterfeit or not as described

Item delivered late

Unclear or complex pricing

Advertising was misleading

Received false advice when buying the item

Could not return the item when I changed my mind after buying

Other problem, please specify [INSERT TEXT FIELD]

QF8 To what extent could you use the item as intended after the problem occurred?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

Not at all	1
Partly, with major difficulty	2
Partly, with minor difficulty	3
Fully	4
Don't know	5

QF9 Which of these, if any, have you done to sort out the problem? Mark all that apply.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 PROG: ADD SPACE BETWEEN ANSWERING OPTIONS AND 'HAVE NOT TAKEN ANY ACTION'

MULTIPLE ANSWERS POSSIBLE. IF 'HAVE NOT TAKEN ANY ACTION', THEN OTHER ANSWERS CANNOT BE TICKED.

CODE 13 IS SINGLE AND SHOULD BE DISPLAYED SEPARATELY AT THE BOTTOM

[APPEARS ONLY IF AN ONLINE SALES CHANNEL (CODE 2 OR 3 IN QF4) WAS SELECTED] Cancelled the purchase of the item within the cooling-off period	1
Returned the item	2
Repaired the item at my own expense	3
Bought a replacement	4
Withheld payment for the item	5
Made a complaint to the seller	6
Asked the seller for repair, replacement or refund of the money I paid	7
Asked the seller for compensation for damages or losses	8
Made a complaint to a government body or consumer organisation	9
Took the seller to an out-of-court dispute settlement /alternative dispute resolution body (ADR)	10
Took the seller to court	11
Other action	12
Have not taken any action	13
Don't know	14

ASK QF9bis IF 'HAVE NOT TAKEN ANY ACTION' (CODE 13) IN QF9, ALL OTHERS GO TO QF10

**QF9bis** For which of the reasons below have you not taken action? Mark all that apply.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
MULTIPLE ANSWERS POSSIBLE - CODE 10 IS SINGLE

I was unlikely to get a satisfactory solution to the problem I encountered	1
The sums involved were too small	2
I did not know how or where to complain	3
I was not sure of my rights as a consumer	4
I thought it would take too long	5
I tried to complain about other problems in the past but was not successful	6
I thought complaining would have led to a confrontation, and I do not feel at ease in such situations	7
The complaints procedure was too complicated	8
Seller fixed problem on its own initiative	9

I have not had the time yet	10
Other	11
Don't know	12

QF10	What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the seller, going to an alternative dispute resolution body or to court, repairing or replacing the item etc.?
------	--

PROG: 'DON'T REMEMBER" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

Less than 1 hour	1
1 to 2 hours	2
3 to 4 hours	3
5 to 10 hours	4
11 to 20 hours	5
More than 20 hours	6
[APPEARS ONLY IF RESPONDENT DID NOT TAKE ANY ACTION, CODE 13 IN QF9]	
No time lost	7
Don't remember	8

QF11	To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?
------	---

PROG: 'DON'T KNOW" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

Not at all	1
A little	2
Moderately	3
Quite a lot	4
Extremely	5
Don't know	6

**QF12A** How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller? Please provide an estimate for the following possible cost items.

PROG: MAXIMUM VALUE IS 1.000.000  
 GRID

				Costs of repairs or replacement at your own expense in [NATIONAL CURRENCY]
				Costs related to court proceedings in [NATIONAL CURRENCY]
				Other extra costs such as telephone, postage, travel costs to sort out the problem, expert advice, etc. in [NATIONAL CURRENCY]:

Not relevant	99998
Don't remember	99999

AUTOMATICALLY INDICATE THE TOTAL AMOUNT

DO NOT ASK QF12B IF RESPONDENT ANSWERS 'NOT RELEVANT' OR 'DON'T KNOW', CODE 99998 OR 99999, IN QF12A

**QF12B** May we kindly ask you to confirm that the sum of the amounts you indicated is [AMOUNT from QF12a]. This is part of our standard quality checks.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 ONE ANSWER ONLY

YES	1
NO	2
Don't know	3

ASK QF12C IF QF12A.1 = 99999 AND QF12A.2 = 99999 AND QF12A.3 = 99999 OR IF QF12B = 2 OR 3, ALL OTHERS GO TO QF13

**QF12C** If you are not sure, please give an estimate of the total amount of money you have spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the seller.

PROG: 'DON'T REMEMBER' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 CURRENCY TO BE ADAPTED TO NATIONAL CURRENCY  
 ONE ANSWER ONLY

Up to €4	1
€5 to €19	2

€20 to €49	3
€50 to €99	4
€100 to €199	5
€200 to €499	6
€500 to €999	7
€1000 to €1499	8
€1500 to €1999	9
More than €2000	10
Don't remember	11

IF PRODUCT IS FREE, DO NOT ASK THIS QUESTION

DO NOT ASK QF13 IF RESPONDENT ANSWERS 'I DID'NT PAY FOR THIS ITEM', CODE 99998, IN QF3A

PROG: FOR THE QUESTION BELOW, PLEASE NOTE THE AUTOMATIC INSERTION IN BRACKETS

**QF13** You indicated a price of [INSERT AMOUNT PAID FROM QF3] for the item. What is the most you would now pay for this item taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress?

PROG: 'DON'T KNOW" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

Would pay the same price again	1
Would pay three quarters of the price	2
Would pay half the price	3
Would pay one quarter of the price	4
Wouldn't sign up for it again	5
Don't know	6

**QF13B**

	1
	2
	3

ASK QF14 ONLY TO RESPONDENTS WHO TOOK ACTION, CODES 1 TO 12 IN QF9

**QF14** Which of these, if any, has the seller done so far in response to the problem? Mark all that apply.

PROG: 'DON'T KNOW" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 PROG: ITEM 9 CANNOT BE TICKED AT THE SAME TIME AS 6,7,8 OR 10, AND ITEM 10 CANNOT BE TICKED AT THE SAME TIME AS 6,7,8 OR 9 - CONSISTENCY CHECKS ARE IMPLEMENTED WITH ERROR MESSAGES

MULTIPLE ANSWERS POSSIBLE. 'HAS DONE NOTHING' (CODE 14) IS SINGLE.

Acknowledged problem	1
Investigating problem	2
Gave a satisfactory explanation	3
Gave an unsatisfactory explanation	4
Repaired or replaced the item	5
Gave a partial or full refund of the money I paid	6
Gave credit note or voucher	7
Gave compensation for injury or damages	8
Offered compensation/reimbursement and I have not yet decided whether to accept it or not	9
Offered unsatisfactory compensation/reimbursement which I declined	10
Told me that my legal guarantee was no longer valid	11
Other	12
Has done nothing	13
Don't know	14

ASK QF15A IF 'GAVE A PARTIAL OR FULL REFUND OR COST REDUCTION' (CODE 6) OR 'GAVE CREDIT NOTE OR VOUCHER' (CODE 7) OR 'GAVE COMPENSATION FOR DAMAGES' (CODE 8) TICKED IN QF14, ALL OTHERS GO TO QF15B

**QF15A** How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the seller?

PROG: 'DON'T KNOW" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 PROG: MAXIMUM VALUE IS 1.000.000

OPEN NUMERICAL QUESTION

Please indicate the amount in [NATIONAL CURRENCY]

Don't know 99999

DO NOT ASK QF15B IF RESPONDENT ANSWERS 'DON'T KNOW', CODE 99999, IN QF15A

**QF15B** May we kindly ask you to confirm that the amount you indicated is [AMOUNT from QF15a]. This is part of our standard quality checks.

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

YES	1
NO	2
Don't know	3

**QF16** To what extent has the problem been resolved?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Fully resolved	1
Partly resolved	2
Not yet resolved but I was informed that the investigation is ongoing	3
Not yet resolved and I have not received any reply	4
Not resolved and I decided not to do anything about it	5
Don't know	6

ASK QF17A IF 'FULLY RESOLVED' (CODE 1) IN QF16 , ALL OTHERS GO TO QF17B

**QF17A** How long did the problem last until it was fully resolved?

PROG: 'DON'T REMEMBER' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Less than one day	1
One day to less than a week	2
One week to less than one month	3
One month to less than three months	4
Three months to less than six months	5
Six months to less than a year	6
A year or more	7
Don't remember	8

ASK QF17B IF 'PARTLY RESOLVED' (CODE 2) IN QF16, ALL OTHERS GO TO QF17C

**QF17B** How long did the problem last until it was partly resolved?

PROG: 'DON'T REMEMBER' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Less than one day	1
One day to less than a week	2
One week to less than one month	3
One month to less than three months	4
Three months to less than six months	5
Six months to less than a year	6
A year or more	7
Don't remember	8

ASK QF17C IF 'NOT YET RESOLVED' (CODE 3 OR 4) IN QF16, ALL OTHERS GO TO QF17D

**QF17C** How long has the problem lasted so far?

PROG: 'DON'T REMEMBER' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

Less than one day	1
One day to less than a week	2
One week to less than one month	3
One month to less than three months	4
Three months to less than six months	5
Six months to less than a year	6
A year or more	7
Don't remember	8

ASK IF 'NOT RESOLVED' (CODE 5) IN QF16, ALL OTHERS GO TO QF18

**QF17D** How long did the problem last until you decided not to do anything about it?

PROG: 'DON'T REMEMBER' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
ONE ANSWER ONLY

Less than one day	1
One day to less than a week	2
One week to less than one month	3
One month to less than three months	4
Three months to less than six months	5
Six months to less than a year	6
A year or more	7
Don't remember	8

ASK ALL



**QF18** Thank you for reporting on your most serious problem.  
 With which of the goods or services listed below did you have your **SECOND** most serious problem (i.e. that caused you the second most trouble or cost) in the last 12 months?  
  
 If your second most serious problem is with the same type of goods or services as your most serious problem, please select this category again.  
  
 This is the final problem we ask you to provide information on.

PROG: 'DON'T KNOW" ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 ONE ANSWER ONLY

Mobile telephone services	1
Electricity services	2
Loans or credit	3
Credit cards	4
Large household appliances	5
Train services	6
Clothing, footwear and bags	7
Did not have another problem with these goods and services	8
Don't know	9

IF ONE OF THE SIX MARKETS SELECTED, GO TO CORRESPONDING MODULE

DEMOGRAPHICS

PROG: INSERT SCREEN BEFORE D4 AS FOLLOWS:

'Thank you for providing information on the problem(s) you had. We would now like to ask you a few more general questions.'

D4 Please indicate to what extent you agree or disagree with each of the following statements

ONE ANSWER PER LINE

PROG: "Don't know" CODE ONLY DISPLAYED WHEN THE RESPONDENT TRIES TO SKIP THE QUESTION WITHOUT ANSWERING

		Totally agree	Tend to agree	Tend to disagree	Totally disagree	Don't know
--	--	---------------	---------------	------------------	------------------	------------

1	Consumers should NOT always expect a high level of good or service quality, even if they pay a premium price	1	2	3	4	5
2	Consumers should NOT expect to be compensated if something goes wrong with a good or a service	1	2	3	4	5
3	Consumers should NOT expect to have access to customer service whenever they need it	1	2	3	4	5
4	Consumers should NOT expect to be given the necessary information about the product or service about their rights prior to the purchase	1	2	3	4	5

D5	Would you say you live in a rural area or village, small or middle sized town, or large town or city?
----	---

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION

ONE ANSWER ONLY

Rural area or village	1
Small or middle-sized town	2
Large town or city	3
Don't know	4

D6	What is the highest level of education you have achieved?
----	---

PROG: "Don't know" CODE ONLY DISPLAYED WHEN THE RESPONDENT TRIES TO SKIP THE QUESTION WITHOUT ANSWERING

Primary education: "Primary school" / "Skills for Life" or equivalent	1
Lower secondary education (usually ages 11-15): "Secondary school" / "Skillstart" or equivalent	2
Upper secondary education (usually ages 16-19): "GCSE / SCE Standard Grades" / "General National Vocational Qualification", Apprenticeship/	3
Post-secondary education (after secondary school, not including university or equivalent): HE Access	4
University (undergraduate and post-graduate) or equivalent vocational training: Bachelor's Degree / Master's Degree / National Vocational	5
PHD/ advanced research qualification: Doctor of Philosophy	6
Don't know	7

D7	What is your current occupation?
----	----------------------------------

ONE ANSWER ONLY

PROG: 'DON'T KNOW' CODE ONLY DISPLAYED WHEN THE RESPONDENT TRIES TO SKIP THE QUESTION WITHOUT ANSWERING

Self-employed	1
---------------	---

Manager	2
Other white collar	3
Blue collar	4
Student	5
House-person and other not in employment	6
Seeking a job	7
Retired	8
Don't know	9

**D8** Thinking about your household's financial situation would you say that making ends meet every month is...?

PROG: 'DON'T KNOW' ONLY APPEARS IF RESPONDENT TRIES TO SKIP QUESTION  
 ONE ANSWER ONLY

Very difficult	1
Fairly difficult	2
Fairly easy	3
Very easy	4
Don't know	5

## Annex IX. Additional results tables based on face-to-face survey results

### *Pre-redress financial detriment*

The table below shows the average pre-redress financial detriment incurred by respondents to the face-to-face survey per socio-demographic group and by market.

**Table 1: Pre-redress financial detriment: Socio-demographic analysis (average and median per respondent who experienced a problem, in Euro), face-to-face survey**

Market	Age					Education			Financial situation	
	18-24	25-39	40-54	55-64	65+	Low	Medium	High	Difficult	Easy
<b>Mobile telephone services</b>	53.1 (12.6)	<b>71.5</b> (19.5)	54.2 (13.0)	58.1 (12.7)	59.8 (10.0)	29.0 (13.1)	65.8 (13.2)	<b>67.1</b> (13.0)	57.5 (13.4)	<b>64.6</b> (13.0)
<b>Clothing, footwear and bags</b>	49.6* (50.0)	74.0 (48.6)	68.5 (48.0)	<b>79.5*</b> (70.0)	56.7* (55.4)	64.3* (57.5)	58.8 (45.5)	<b>90.8</b> (50.0)	60.9 (45.0)	<b>77.8</b> (50.0)
<b>Train services</b>	:	60.1 (15.6)	<b>111.3*</b> (40.0)	45.7* (25.0)	:	:	47.7 (16.5)	<b>104.3</b> (21.4)	61.6 (26.1)	<b>84.3</b> (16.5)
<b>Large household appliances</b>	:	<b>380.0</b> (250.3)	306.7 (262.7)	298.1* (219.0)	346.5* (300.0)	288.1 (200.0)	<b>349.3</b> (233.8)	318.8 (290.7)	<b>345.0</b> (263.2)	308.9 (233.4)
<b>Electricity services</b>	:	<b>120.4*</b> (65.0)	39.8* (14.0)	:	90.0* (49.3)	55.6* (27.9)	<b>148.1</b> (30.0)	85.9* (40.0)	<b>107.6</b> (30.0)	98.1* (26.0)
<b>Loans, credit and credit cards</b>	:	<b>184.3</b> (0.0)	114.3 (0.0)	:	:	:	58.3 (0.0)	<b>186.5</b> (0.0)	<b>191.8</b> (5.0)	34.0 (0.0)

Source: Based on consumer survey, face-to-face mode. Figures where the base size was less than 50 respondents have to be interpreted with care, and are indicated with an asterisk (\*). For each socio-demographic characteristic the highest average value in each market is in bold.

The table below shows the average pre-redress financial detriment incurred by respondents to the face-to-face survey per consumer characteristics and by market.

**Table 2: Pre-redress financial detriment per consumer characteristics (average and median per respondent who experienced a problem, in Euro), face-to-face survey**

Market	Frequency of internet use		Action taken by consumer		Expectation level		
	Frequent user	Several times per month to never	No action taken	Action taken	Low	Medium	High
<b>Mobile telephone services</b>	<b>61.5</b> (13.4)	48.9* (10.0)	<b>61.3*</b> (3.8)	60.2 (13.4)	:	<b>72.2</b> (15.0)	55.8 (12.2)
<b>Clothing, footwear and bags</b>	67.4 (49.4)	<b>70.9*</b> (50.0)	:	69.9 (50.0)	:	57.9* (32.5)	<b>69.9</b> (50.0)
<b>Train services</b>	72.7 (17.4)	:	40.3* (9.9)	<b>83.6</b> (26.1)	:	:	62.3 (16.5)
<b>Large household appliances</b>	<b>344.9</b> (263.7)	240.1* (180.0)	:	346.6 (269.9)	:	:	321.9 (237.2)
<b>Electricity services</b>	111.5 (29.5)	:	:	108.6 (30.0)	:	:	83.2 (25.5)
<b>Loans, credit and credit cards</b>	125.5 (0.0)	:	:	141.1 (0.0)	:	:	148.1 (0.0)

Source: Based on consumer survey, face-to-face mode. Figures where the base size was less than 50 respondents have to be interpreted with care, and are indicated with an asterisk (\*). For each socio-demographic characteristic the highest average value in each market is in bold.



*Post-redress financial detriment*

The table below shows the average post-redress financial detriment incurred by respondents to the face-to-face survey per socio-demographic group and by market.

**Table 3: Post-redress financial detriment: Socio-demographic analysis (average and median per respondent who experienced a problem, in Euro), face-to-face survey**

Market	Age					Education			Financial situation	
	18-24	25-39	40-54	55-64	65+	Low	Medium	High	Difficult	Easy
<b>Mobile telephone services</b>	48.7 (6.3)	<b>63.0</b> (11.2)	42.1 (8.2)	53.7 (2.2)	58.3 (9.5)	27.5 (11.6)	55.3 (8.3)	<b>61.1</b> (6.7)	49.7 (10.0)	<b>56.7</b> (5.4)
<b>Clothing, footwear and bags</b>	<b>29.2*</b> (20.1)	28.9 (1.3)	26.0 (4.4)	21.6* (0.0)	24.7* (2.2)	19.8* (0.0)	26.2 (5.0)	<b>30.4</b> (0.0)	22.3 (5.0)	<b>32.5</b> (0.0)
<b>Train services</b>	:	53.6 (9.7)	<b>99.3*</b> (16.0)	19.5* (9.0)	:	:	41.0 (10.0)	<b>87.5</b> (14.2)	50.5 (10.3)	<b>69.3</b> (10.7)
<b>Large household appliances</b>	:	<b>260.3</b> (17.5)	127.7 (0.0)	100.9* (10.0)	157.0* (20.0)	104.0 (0.0)	166.0 (6.5)	<b>204.8</b> (20.0)	149.2 (10.0)	<b>179.4</b> (4.5)
<b>Electricity services</b>	:	<b>84.8*</b> (20.0)	20.0* (10.0)	:	60.1* (30.0)	37.5* (10.2)	<b>124.6</b> (20.2)	47.8* (17.5)	<b>88.3</b> (20.0)	59.0* (10.0)
<b>Loans, credit and credit cards</b>	:	<b>124.1</b> (0.0)	28.5 (0.0)	:	:	:	38.6 (0.0)	<b>72.0</b> (0.0)	<b>170.6</b> (0.0)	-73.7 (0.0)

Source: Based on consumer survey, face-to-face mode. Figures where the base size was less than 50 respondents have to be interpreted with care, and are indicated an asterisk (\*). For each socio-demographic characteristic the highest average value in each market is in bold.

The table below shows the average post-redress financial detriment incurred by respondents to the face-to-face survey per consumer characteristics and by market.

**Table 4: Post-redress financial detriment per consumer characteristics (average and median per respondent who experienced a problem, in Euro), face-to-face survey**

Market	Frequency of internet use		Action taken by consumer		Expectation level		
	Frequent user	Several times per month to never	No action taken	Action taken	Low	Medium	High
<b>Mobile telephone services</b>	<b>53.0</b> (8.5)	47.4* (9.5)	<b>61.3*</b> (3.8)	51.2 (10.0)	:	<b>59.9</b> (1.1)	48.6 (8.6)
<b>Clothing, footwear and bags</b>	26.4 (5.0)	<b>27.4*</b> (0.0)	:	23.4 (2.0)	:	<b>40.7*</b> (25.0)	25.3 (2.0)
<b>Train services</b>	60.2 (10.0)	:	40.3* (9.9)	66.1 (12.0)	:	:	49.0 (8.7)
<b>Large household appliances</b>	<b>178.3</b> (10.0)	74.3* (0.0)	:	165.2 (8.3)	:	:	150.6 (3.8)
<b>Electricity services</b>	83.1 (14.0)	:	:	82.2 (17.3)	:	:	58.2 (14.5)
<b>Loans, credit and credit cards</b>	63.8 (0.0)	:	:	79.0 (0.0)	:	:	110.2 (0.0)

Source: Based on consumer survey, face-to-face mode. Figures where the base size was less than 50 respondents have to be interpreted with care, and are indicated an asterisk (\*). For each socio-demographic characteristic the highest average value in each market is in bold.

*Loss of time*

The table below shows the average amount of time face-to-face respondents lost as a result of the problem they experienced per socio-demographic group and by market.

**Table 5: Loss of time (average in hours per respondent who experienced a problem): Socio-demographic analysis, face-to-face survey**

Market	Age					Education			Financial situation	
	18-24	25-39	40-54	55-64	65+	Low	Medium	High	Difficult	Easy
Mobile telephone services	6.9	6.8	6.7	5.8	<b>7.5</b>	<b>8.1</b>	6.3	7.0	6.5	<b>7.2</b>
Clothing, footwear and bags	2.3*	4.1	<b>5.3</b>	3.9*	3.3*	<b>4.8*</b>	4.0	4.0	3.8	<b>4.5</b>
Train services	:	2.8	<b>4.4</b>	2.7*	:	:	3.1	<b>3.4</b>	<b>3.2</b>	3.0
Large household appliances	:	<b>9.2</b>	8.3	6.5*	6.4	7.4	<b>8.0</b>	7.5	<b>8.6</b>	6.6
Electricity services	:	9.0	8.3	6.9*	<b>10.6*</b>	9.3	<b>9.4</b>	6.9*	<b>9.8</b>	6.7
Loans, credit and credit cards	:	8.5	<b>9.1</b>	:	:	:	8.5	<b>9.2</b>	8.1	<b>8.2</b>

Source: Based on consumer survey M10, face-to-face mode. For each socio-demographic characteristic the highest average value in each market is in bold.

The table below shows the average amount of time respondents lost as a result of the problem they experienced per consumer characteristics and by market.

**Table 6: Loss of time (average in hours per respondent who experienced a problem) per consumer characteristics, face-to-face survey**

Market	Frequency of internet use		Action taken by consumer		Expectation level		
	Frequent user	Several times per month to never	No action taken	Action taken	Low	Medium	High
Mobile telephone services	<b>6.9</b>	5.5	3.4	<b>7.1</b>	6.4*	6.0	<b>6.9</b>
Clothing, footwear and bags	<b>4.1</b>	4.0*	:	<b>4.5</b>	:	3.6*	<b>4.3</b>
Train services	3.1	:	1.9	<b>3.5</b>	:	:	3.2
Large household appliances	<b>7.8</b>	7.4*	:	7.8	:	6.6	<b>8.1</b>
Electricity services	8.3	<b>10.8*</b>	:	9.0	:	:	9.3
Loans, credit and credit cards	8.7	:	:	9.6	:	:	9.1

Source: Based on consumer survey, face-to-face mode. Figures where the base size was less than 50 respondents have to be interpreted with care, and are indicated an asterisk (\*). For each consumer characteristic the highest average value in each market is in bold.

#### *Emotional stress*

The table below shows the share of face-to-face respondents who felt 'quite a lot' or 'extremely' emotionally stressed, i.e. who felt highly angered, frustrated or worried as a result of the problem per socio-demographic group and by market.

**Table 7: Respondents who felt 'quite a lot' or 'extremely' emotionally stressed as a result of the problem (of those who experienced a problem): Socio-demographic analysis, face-to-face survey**

Market	Age					Education			Financial situation	
	18-24	25-39	40-54	55-64	65+	Low	Medium	High	Difficult	Easy
Mobile telephone services	55%	57%	57%	57%*	<b>63%*</b>	<b>67%</b>	57%	52%	<b>60%</b>	53%
Clothing, footwear and bags	:	38%*	<b>46%*</b>	:	:	:	<b>47%</b>	39%*	<b>48%</b>	38%*
Train services	:	58%*	<b>65%*</b>	:	:	:	<b>56%</b>	52%*	<b>60%</b>	49%*
Large household appliances	:	<b>69%*</b>	53%	:	:	<b>60%*</b>	59%	52%*	<b>65%</b>	46%*
Electricity services	:	69%*	<b>81%</b>	:	78%*	<b>82%</b>	74%	61%*	<b>79%</b>	58%*
Loans, credit and credit cards	:	72%*	<b>80%</b>	:	:	:	<b>80%</b>	67%	<b>84%</b>	60%*

Source: Consumer survey, M11 'To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?', face-to-face mode. For each socio-demographic characteristic the highest share in each market is in bold.



The table below shows the share of respondents who felt 'quite a lot' or 'extremely' emotionally stressed per socio-demographic group and by market.

**Table 8: Respondents who felt 'quite a lot' or 'extremely' emotionally stressed as a result of the problem (of those who experienced a problem) per consumer characteristics, face-to-face survey**

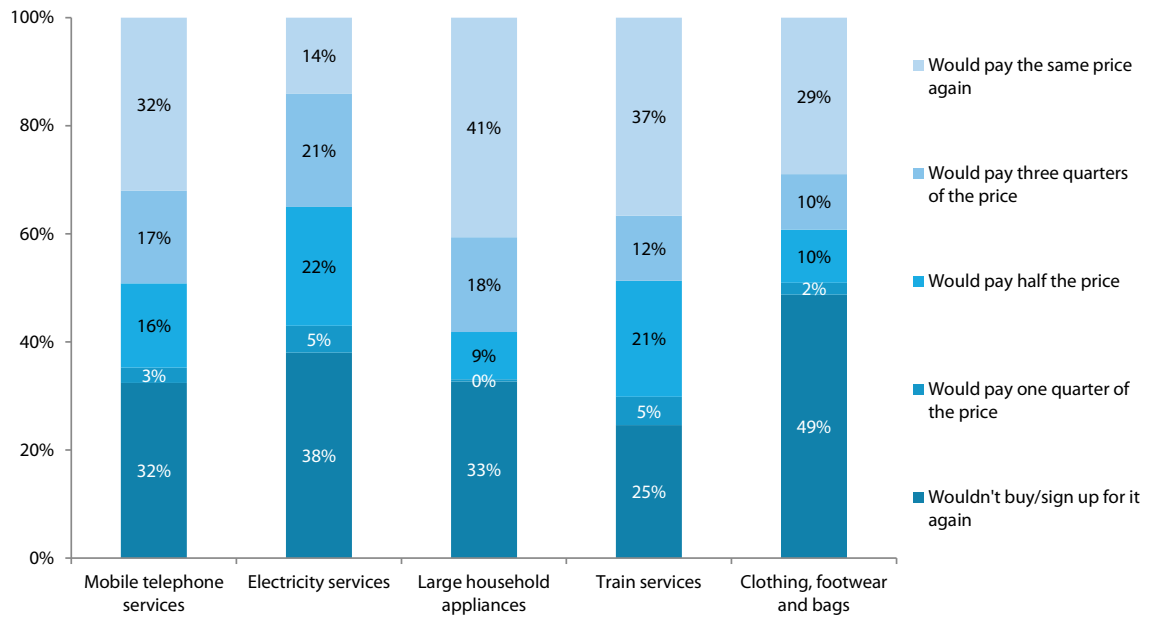
Market	Frequency of internet use		Action taken by consumer		Expectation level		
	Frequent user	Several times per month to never	No action taken	Action taken	Low	Medium	High
Mobile telephone services	57%	<b>62%</b>	44%	<b>60%</b>	52%*	51%	<b>61%</b>
Clothing, footwear and bags	44%	<b>55%*</b>	:	48%	:	42%*	<b>48%</b>
Train services	55%	:	37%	65%	:	:	61%
Large household appliances	<b>58%</b>	52%*	:	56%	:	56%*	<b>60%</b>
Electricity services	72%	<b>77%</b>	:	75%	:	:	78%
Loans, credit and credit cards	76%	:	:	78%	:	:	81%

Source: Based on consumer survey, face-to-face mode. Figures where the base size was less than 50 respondents have to be interpreted with care, and are indicated an asterisk (\*). For each consumer characteristic the highest average value in each market is in bold.

#### *'Fair price' estimation*

The figure below shows the distribution of answers to the question on the 'fair price' estimation given by face-to-face respondents in relation to mobile telephone services, electricity services, large household appliances, train services and clothing, footwear and bags.

**Figure 1: Fair price estimation – Mobile telephone services, electricity services, large household appliances, train services and clothing, footwear and bags, face-to-face survey**



Source: Consumer survey, face-to-face, M13 'What is the most you would now pay for this [good or service] taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress?', online mode. (N=556, 219, 264, 203, 286)

## Annex X. Output tables of the regression analyses

**Table 1: Incidence rate by market, logit model (output in odds ratios<sup>1</sup>)**

	<i>Mobile</i>	<i>Electricity</i>	<i>Loans</i>	<i>Appliances</i>	<i>Train</i>	<i>Clothing</i>
<i>Online Survey Mode</i>	3.446*** (0.183)	3.058*** (0.231)	3.196*** (0.247)	2.602*** (0.199)	2.535*** (0.191)	3.744*** (0.231)
<i>Female</i>	0.782*** (0.0367)	0.862* (0.0584)	0.775*** (0.0511)	0.961 (0.0638)	0.822** (0.0557)	1.465*** (0.0782)
<i>Age</i>						
18-24	1	1	1	1	1	1
25-39	0.673*** (0.0522)	1.167 (0.143)	0.729** (0.0775)	1.278* (0.148)	0.586*** (0.0579)	0.628*** (0.0516)
40-54	0.600*** (0.0482)	1.017 (0.129)	0.566*** (0.0635)	1.034 (0.124)	0.440*** (0.0466)	0.442*** (0.0381)
55+	0.435*** (0.0402)	1.005 (0.145)	0.432*** (0.0577)	0.757 (0.110)	0.350*** (0.0435)	0.299*** (0.0309)
<i>Country</i>						
UK	1	1	1	1	1	1
France	1.412*** (0.104)	0.520*** (0.0596)	1.431*** (0.146)	0.938 (0.0961)	0.834 (0.0785)	0.933 (0.0830)
Italy	3.248*** (0.210)	1.979*** (0.168)	2.226*** (0.209)	1.723*** (0.153)	1.427*** (0.117)	2.026*** (0.155)
Poland	1.548*** (0.104)	0.786* (0.0783)	1.265* (0.125)	0.973 (0.0918)	0.355*** (0.0371)	2.408*** (0.171)
<i>Education</i>						
Low	1	1	1	1	1	1
Medium	1.163 (0.0965)	0.867 (0.0932)	0.986 (0.131)	0.918 (0.103)	1.046 (0.145)	1.159 (0.118)
High	1.398*** (0.126)	1.037 (0.122)	1.144 (0.162)	0.944 (0.118)	1.787*** (0.249)	1.324** (0.143)
<i>Urbanisation</i>						
Rural	1	1	1	1	1	1
Semi-urban	1.121 (0.0675)	1.394*** (0.125)	1.135 (0.0976)	1.160 (0.104)	1.192 (0.109)	1.399*** (0.0992)
Urban	1.242*** (0.0780)	1.419*** (0.132)	1.347** (0.123)	1.273** (0.118)	1.345** (0.130)	1.627*** (0.122)
<i>Occupation</i>						
Employee	1	1	1	1	1	1
Self-employed	1.041 (0.0856)	1.080 (0.118)	1.064 (0.108)	1.003 (0.108)	1.061 (0.112)	1.003 (0.0895)
Manual worker	0.763*** (0.0575)	0.852 (0.0951)	0.720** (0.0778)	0.901 (0.0935)	0.823 (0.0950)	0.839* (0.0718)
Seeking job	0.687*** (0.0715)	0.628** (0.0986)	0.528*** (0.0812)	0.447*** (0.0790)	0.678** (0.101)	0.656*** (0.0780)
Retired	0.630*** (0.0564)	0.714** (0.0872)	0.502*** (0.0707)	0.630** (0.0960)	0.506*** (0.0707)	0.481*** (0.0549)
Other non-employed	0.785** (0.0622)	0.693** (0.0835)	0.420*** (0.0502)	0.675*** (0.0746)	0.846 (0.0864)	0.742*** (0.0625)
<i>Financial difficulty</i>	1.251*** (0.0598)	1.517*** (0.105)	1.293*** (0.0887)	0.999 (0.0677)	1.081 (0.0730)	1.035 (0.0552)

n = 16093, standard errors in parentheses, \* p < 0.05, \*\* p < 0.01, \*\*\* p < 0.001

Source: Civic Consulting

<sup>1</sup> Odds ratios should always be interpreted with reference to a base group. For categorical variables, the base is the category that appears in the output with an odds ratio of 1; for simple dummy variables, the base is the value at which the dummy is equal to zero. For example, the output in Table 1 above suggests that respondents taking the online survey are 3.446 times more likely to report a problem in the mobile telephone services market than respondents in the F2F survey (all else equal), while female respondents are on average 21.8 percent less likely than men to report a problem in this market.

**Table 2: Post-redress financial detriment in the market for mobile telephone services (logit output in odds ratios, log detriment output in log EUR)**

Post-Redress Financial Detriment		
	(1) Logit: Above 0	(2) Log Detriment
Online Survey Mode	1.061 (0.139)	0.220 (0.114)
Female	0.874 (0.0879)	0.0797 (0.0912)
Age		
18-24	1	0
25-39	0.869 (0.148)	0.102 (0.145)
40-54	0.745 (0.127)	0.0333 (0.143)
55+	0.567** (0.109)	0.0321 (0.197)
Country		
UK	1	0
France	0.749 (0.122)	0.0929 (0.147)
Italy	1.138 (0.168)	-0.642*** (0.130)
Poland	0.900 (0.137)	-0.857*** (0.138)
Education		
Low	1	0
Medium	0.948 (0.187)	-0.205 (0.177)
High	0.954 (0.197)	-0.232 (0.184)
Urbanisation		
Rural	1	0
Semi-urban	0.828 (0.111)	-0.137 (0.113)
Urban	0.866 (0.121)	-0.178 (0.119)
Occupation		
Employee	1	0
Self-employed	1.176 (0.194)	0.0727 (0.156)
Manual worker	0.935 (0.157)	-0.211 (0.151)
Seeking job	0.686 (0.160)	-0.368 (0.212)
Retired	0.883 (0.160)	-0.284 (0.196)
Other non-employed	0.897 (0.149)	-0.306* (0.0945)
Financial difficulty	1.211 (0.123)	0.290** (0.0945)
Expectations		
Low	1	0
Medium	0.645* (0.131)	-0.119 (0.162)
High	0.583** (0.101)	-0.339** (0.126)
Constant <sup>2</sup>	5.809*** (1.846)	3.832*** (0.269)
Sample size	2346	1628
R-squared		0.0733

\* p < 0.05, \*\* p < 0.01, \*\*\* p < 0.001, standard errors in parentheses

Source: Civic Consulting

<sup>2</sup> In the logit regression, the constant should be interpreted as the estimated odds ratio for a hypothetical observation in which all categorical variables are set to their base value. The constant in the log detriment regression is the expected mean of log detriment when all categorical variables are set to their base value.

**Table 3: Post-redress financial detriment in the market for electricity services (logit output in odds ratios, log detriment output in log EUR)**

Post-Redress Financial Detriment		
	(1) Logit: Above 0	(2) Log Detriment
Online Survey Mode	1.048 (0.234)	-0.00653 (0.206)
Female	0.904 (0.149)	0.139 (0.152)
Age		
18-24	1	0
25-39	1.221 (0.375)	0.0359 (0.249)
40-54	1.052 (0.331)	-0.274 (0.266)
55+	0.763 (0.257)	-0.284 (0.293)
Country		
UK	1	0
France	1.088 (0.300)	0.291 (0.269)
Italy	1.891** (0.389)	-0.0228 (0.194)
Poland	1.572 (0.381)	-1.019*** (0.243)
Education		
Low	1	0
Medium	0.857 (0.257)	0.0243 (0.262)
High	0.913 (0.293)	0.157 (0.274)
Urbanisation		
Rural	1	0
Semi-urban	0.979 (0.218)	-0.335 (0.205)
Urban	1.070 (0.250)	-0.391 (0.210)
Occupation		
Employee	1	0
Self-employed	0.885 (0.252)	0.162 (0.255)
Manual worker	0.851 (0.240)	0.174 (0.249)
Seeking job	1.546 (0.663)	-0.104 (0.370)
Retired	0.914 (0.255)	-0.288 (0.278)
Other non-employed	0.987 (0.275)	-0.573* (0.257)
Financial difficulty	1.124 (0.192)	0.0365 (0.155)
Expectations		
Low	1	0
Medium	1.005 (0.321)	0.0887 (0.230)
High	0.640 (0.166)	-0.204 (0.198)
Constant	1.978 (1.043)	4.693*** (0.434)
Sample size	798	518
R-squared		0.126

\* p < 0.05, \*\* p < 0.01, \*\*\* p < 0.001, standard errors in parentheses

Source: Civic Consulting

**Table 4: Post-redress financial detriment in the market for loans, credit and credit cards (logit output in odds ratios, log detriment output in log EUR)**

Post-Redress Financial Detriment		
	(1) Logit: Above 0	(2) Log Detriment
Online Survey Mode	1.396 (0.296)	-0.134 (0.296)
Female	0.904 (0.133)	-0.0492 (0.187)
Age		
18-24	1	0
25-39	1.038 (0.247)	0.550 (0.293)
40-54	0.865 (0.212)	-0.192 (0.320)
55+	0.500* (0.147)	-0.506 (0.373)
Country		
UK	1	0
France	0.752 (0.160)	0.246 (0.231)
Italy	0.710 (0.150)	0.123 (0.251)
Poland	1.076 (0.234)	-0.561* (0.257)
Education		
Low	1	0
Medium	0.712 (0.185)	-0.250 (0.256)
High	0.841 (0.229)	-0.305 (0.278)
Urbanisation		
Rural	1	0
Semi-urban	0.876 (0.172)	0.127 (0.213)
Urban	0.751 (0.159)	0.103 (0.257)
Occupation		
Employee	1	0
Self-employed	1.310 (0.310)	0.226 (0.281)
Manual worker	0.668 (0.155)	-0.0865 (0.273)
Seeking job	0.919 (0.321)	0.335 (0.452)
Retired	0.975 (0.292)	0.859 (0.452)
Other non-employed	0.527* (0.149)	-0.237 (0.378)
Financial difficulty	1.477** (0.223)	0.436* (0.190)
Expectations		
Low	1	0
Medium	0.894 (0.193)	0.0402 (0.228)
High	0.670* (0.134)	-0.409 (0.213)
Constant	1.832 (0.812)	4.287*** (0.554)
Sample size	932	458
R-squared		0.115

\* p < 0.05, \*\* p < 0.01, \*\*\* p < 0.001, standard errors in parentheses

Source: Civic Consulting

**Table 5: Post-redress financial detriment in the market for large household appliances (logit output in odds ratios, log detriment output in log EUR)**

Post-Redress Financial Detriment		
	(1) Logit: Above 0	(2) Log Detriment
Online Survey Mode	1.777** (0.339)	-0.151 (0.175)
Female	0.763 (0.120)	-0.110 (0.130)
Age		
18-24	1	0
25-39	1.199 (0.352)	-0.211 (0.236)
40-54	0.932 (0.270)	0.0275 (0.237)
55+	0.749 (0.237)	0.122 (0.268)
Country		
UK	1	0
France	1.003 (0.233)	0.236 (0.206)
Italy	1.275 (0.274)	0.267 (0.191)
Poland	1.151 (0.256)	-0.367 (0.196)
Education		
Low	1	0
Medium	1.059 (0.291)	0.251 (0.296)
High	1.268 (0.377)	0.300 (0.307)
Urbanisation		
Rural	1	0
Semi-urban	0.828 (0.178)	-0.0269 (0.177)
Urban	0.902 (0.198)	-0.0336 (0.186)
Occupation		
Employee	1	0
Self-employed	1.313 (0.338)	-0.0962 (0.193)
Manual worker	0.981 (0.239)	-0.193 (0.215)
Seeking job	0.954 (0.418)	-0.665 (0.423)
Retired	0.862 (0.246)	-0.600* (0.262)
Other non-employed	0.910 (0.241)	-0.201 (0.236)
Financial difficulty	1.218 (0.193)	-0.0698 (0.130)
Expectations		
Low	1	0
Medium	0.774 (0.253)	-0.151 (0.220)
High	0.608 (0.169)	-0.429* (0.196)
Constant	1.749 (0.926)	5.201*** (0.443)
Sample size	923	586
R-squared		0.0658

\* p < 0.05, \*\* p < 0.01, \*\*\* p < 0.001, standard errors in parentheses

Source: Civic Consulting

**Table 6: Post-redress financial detriment in the market for train services (logit output in odds ratios, log detriment output in log EUR)**

Post-Redress Financial Detriment		
	(1) Logit: Above 0	(2) Log Detriment
Online Survey Mode	1.514 (0.341)	0.142 (0.179)
Female	1.378 (0.263)	-0.132 (0.123)
Age		
18-24	1	0
25-39	0.479* (0.151)	0.0180 (0.183)
40-54	0.400** (0.133)	0.213 (0.185)
55+	0.448* (0.175)	-0.210 (0.232)
Country		
UK	1	0
France	3.030*** (0.809)	0.482*** (0.142)
Italy	1.900** (0.444)	-0.0164 (0.162)
Poland	1.845* (0.542)	-0.747*** (0.198)
Education		
Low	1	0
Medium	0.803 (0.333)	0.255 (0.250)
High	0.911 (0.386)	0.311 (0.265)
Urbanisation		
Rural	1	0
Semi-urban	0.921 (0.239)	-0.0461 (0.151)
Urban	0.862 (0.226)	-0.104 (0.159)
Occupation		
Employee	1	0
Self-employed	0.722 (0.219)	0.00527 (0.205)
Manual worker	0.738 (0.250)	-0.128 (0.246)
Seeking job	0.588 (0.279)	-0.275 (0.303)
Retired	0.462* (0.170)	-0.0294 (0.230)
Other non-employed	0.641 (0.201)	-0.511** (0.177)
Financial difficulty	1.294 (0.244)	0.104 (0.118)
Expectations		
Low	1	0
Medium	1.109 (0.426)	-0.433 (0.247)
High	1.450 (0.476)	-0.891*** (0.209)
Constant	2.269 (1.621)	3.853*** (0.436)
Sample size	763	561
R-squared		0.163

\* p < 0.05, \*\* p < 0.01, \*\*\* p < 0.001, standard errors in parentheses

Source: Civic Consulting



**Table 7: Post-redress financial detriment in the market for clothing, footwear and bags (logit output in odds ratios, log detriment output in log EUR)**

Post-Redress Financial Detriment		
	(1) Logit: Above 0	(2) Log Detriment
Online Survey Mode	1.885*** (0.312)	-0.145 (0.122)
Female	1.022 (0.128)	-0.195* (0.0933)
Age		
18-24	1	0
25-39	1.022 (0.178)	-0.01113 (0.128)
40-54	1.045 (0.197)	-0.00466 (0.135)
55+	0.772 (0.178)	0.0849 (0.171)
Country		
UK	1	0
France	1.071 (0.212)	0.500*** (0.150)
Italy	1.510* (0.292)	0.335* (0.144)
Poland	1.758*** (0.268)	-0.130 (0.115)
Education		
Low	1	0
Medium	0.948 (0.278)	-0.161 (0.207)
High	0.823 (0.251)	-0.163 (0.213)
Urbanisation		
Rural	1	0
Semi-urban	0.810 (0.138)	0.115 (0.114)
Urban	0.788 (0.134)	0.00488 (0.117)
Occupation		
Employee	1	0
Self-employed	1.002 (0.209)	0.168 (0.162)
Manual worker	0.888 (0.191)	-0.132 (0.144)
Seeking job	0.472** (0.126)	-0.242 (0.228)
Retired	1.134 (0.297)	-0.0209 (0.177)
Other non-employed	0.975 (0.179)	-0.226 (0.133)
Financial difficulty	1.092 (0.135)	-0.0372 (0.0858)
Expectations		
Low	1	0
Medium	0.650 (0.169)	-0.507** (0.183)
High	0.766 (0.174)	-0.630*** (0.155)
Constant	1.404 (0.640)	3.900*** (0.341)
Sample size	1550	998
R-squared		0.0861

\* p < 0.05, \*\* p < 0.01, \*\*\* p < 0.001, standard errors in parentheses

Source: Civic Consulting

**Table 8: Emotional stress by market, logit model (output in odds ratios)**

		Mobile	Electricity	Loans	Appliances	Train	Clothing
<i>Online Survey Mode</i>		0.907 (0.0982)	0.533*** (0.0986)	0.424*** (0.0850)	1.009 (0.186)	1.635* (0.334)	0.950 (0.149)
<i>Female</i>		1.366*** (0.120)	1.602** (0.243)	1.386* (0.192)	1.352* (0.197)	1.106 (0.188)	1.598*** (0.203)
<i>Age</i>							
	<i>18-24</i>	1	1	1	1	1	1
	<i>25-39</i>	1.082 (0.152)	0.723 (0.195)	0.840 (0.185)	1.766* (0.470)	0.968 (0.264)	0.922 (0.158)
	<i>40-54</i>	1.135 (0.162)	0.938 (0.256)	1.045 (0.247)	1.347 (0.366)	0.959 (0.263)	0.891 (0.165)
	<i>55+</i>	0.966 (0.163)	0.804 (0.240)	1.028 (0.284)	0.974 (0.294)	1.078 (0.369)	0.742 (0.167)
<i>Country</i>							
	<i>UK</i>	1	1	1	1	1	1
	<i>France</i>	1.465** (0.209)	1.103 (0.271)	1.707** (0.344)	1.560* (0.324)	3.718*** (0.803)	3.113*** (0.730)
	<i>Italy</i>	2.280*** (0.299)	2.220*** (0.418)	1.776** (0.351)	3.382*** (0.693)	7.848*** (1.840)	7.049*** (1.554)
	<i>Poland</i>	1.802*** (0.241)	1.505 (0.340)	1.787** (0.365)	2.606*** (0.533)	4.117*** (1.104)	6.763*** (1.300)
<i>Education</i>							
	<i>Low</i>	1	1	1	1	1	1
	<i>Medium</i>	1.201 (0.204)	0.855 (0.213)	1.350 (0.345)	1.045 (0.289)	0.938 (0.363)	0.982 (0.281)
	<i>High</i>	1.303 (0.234)	1.111 (0.301)	1.377 (0.373)	1.284 (0.374)	0.982 (0.391)	0.973 (0.291)
<i>Urbanisation</i>							
	<i>Rural</i>	1	1	1	1	1	1
	<i>Semi-urban</i>	0.963 (0.111)	0.853 (0.166)	1.198 (0.217)	0.993 (0.197)	1.400 (0.318)	1.001 (0.161)
	<i>Urban</i>	0.892 (0.106)	1.059 (0.217)	1.098 (0.217)	1.059 (0.214)	1.498 (0.343)	1.227 (0.201)
<i>Occupation</i>							
	<i>Employee</i>	1	1	1	1	1	1
	<i>Self-employed</i>	1.105 (0.159)	1.558 (0.402)	1.064 (0.232)	1.221 (0.285)	1.437 (0.400)	0.977 (0.210)
	<i>Manual worker</i>	0.846 (0.122)	1.201 (0.310)	0.754 (0.164)	0.998 (0.226)	0.614 (0.189)	0.972 (0.197)
	<i>Seeking job</i>	0.702 (0.141)	1.070 (0.401)	1.033 (0.351)	2.632 (1.302)	0.712 (0.294)	0.628 (0.178)
	<i>Retired</i>	0.877 (0.145)	1.102 (0.290)	0.961 (0.270)	1.246 (0.338)	0.736 (0.254)	1.463 (0.362)
	<i>Other non-employed</i>	0.963 (0.138)	0.892 (0.226)	0.633 (0.162)	1.277 (0.319)	0.721 (0.194)	0.853 (0.151)
<i>Financial difficulty</i>		1.265** (0.113)	1.460* (0.226)	1.340* (0.189)	1.011 (0.150)	1.559** (0.263)	1.538*** (0.187)
<i>Expectations</i>							
	<i>Low</i>	1	1	1	1	1	1
	<i>Medium</i>	1.487* (0.242)	1.005 (0.261)	1.462 (0.288)	1.803* (0.490)	1.159 (0.407)	0.970 (0.232)
	<i>High</i>	1.779*** (0.234)	1.771** (0.366)	2.455*** (0.441)	1.557 (0.361)	1.468 (0.427)	1.011 (0.204)
<i>Sample size</i>		2715	1012	1105	1013	860	1665

Standard errors in parentheses, \* p < 0.05, \*\* p < 0.01, \*\*\* p < 0.001

Source: Civic Consulting

## Annex XI. Data tables for mystery shopping exercise

Market for which website is checked

	UK	FR	IT	PL	Total
Clothing, footwear and bags	30 25%	30 25%	30 27%	30 28%	120 26%
Loans, credit and credit cards	30 25%	30 25%	30 27%	27 25%	117 25%
Electricity services	30 25%	30 25%	30 27%	30 28%	120 26%
Mobile telephone services	30 25%	30 25%	21 19%	21 19%	102 22%
Total	120 100%	120 100%	111 100%	108 100%	459 100%

**Mobile telephone services**

Please indicate where the seller/provider is registered.

	UK	FR	IT	PL	Total
In a country outside the EU	0 0%	0 0%	1 5%	1 5%	2 2%
In another EU country	1 3%	1 3%	0 0%	1 5%	3 3%
In the country for which you are conducting the website assessment	29 97%	29 97%	18 86%	19 90%	95 93%
No geographical address provided	0 0%	0 0%	2 10%	0 0%	2 2%
Total	30 100%	30 100%	21 100%	21 100%	102 100%

Is an email address or telephone number to contact the seller/provider provided?

	UK	FR	IT	PL	Total
Yes	30 100%	30 100%	21 100%	21 100%	102 100%
Total	30 100%	30 100%	21 100%	21 100%	102 100%

Is the amount of voice calls (in minutes) included in the monthly price indicated?

	UK	FR	IT	PL	Total
Unclear	0 0%	4 13%	0 0%	0 0%	4 4%
Yes	30 100%	26 87%	21 100%	21 100%	98 96%
Total	30 100%	30 100%	21 100%	21 100%	102 100%

Is the cost of voice calls indicated?

	UK	FR	IT	PL	Total
No	0 0%	2 7%	4 19%	1 5%	7 7%
Not applicable (unlimited monthly calls)	15 50%	7 23%	0 0%	6 29%	28 27%
Unclear	0 0%	3 10%	5 24%	0 0%	8 8%
Yes	15 50%	18 60%	12 57%	14 67%	59 58%
Total	30 100%	30 100%	21 100%	21 100%	102 100%



Is the amount of text messages (number) included in the monthly price indicated?

	UK	FR	IT	PL	Total
No	0 0%	2 7%	0 0%	1 5%	3 3%
Unclear	0 0%	1 3%	1 5%	0 0%	2 2%
Yes	30 100%	27 90%	20 95%	20 95%	97 95%
Total	30 100%	30 100%	21 100%	21 100%	102 100%

Is the cost of text messages indicated?

	UK	FR	IT	PL	Total
Not applicable (unlimited monthly text messages)	24 80%	9 30%	0 0%	8 38%	41 40%
No	0 0%	1 3%	5 24%	1 5%	7 7%
Unclear	0 0%	3 10%	4 19%	0 0%	7 7%
Yes	6 20%	17 57%	12 57%	12 57%	47 46%
Total	30 100%	30 100%	21 100%	21 100%	102 100%

Is the amount of data (download volume in MB or GB) included in the monthly price indicated?

	UK	FR	IT	PL	Total
No	0 0%	2 7%	0 0%	0 0%	2 2%
Yes	30 100%	28 93%	21 100%	21 100%	100 98%
Total	30 100%	30 100%	21 100%	21 100%	102 100%

Is the cost of data (download per MB or GB) indicated?

	UK	FR	IT	PL	Total
No	4 13%	6 20%	3 14%	4 19%	17 17%
Unclear	0 0%	14 47%	1 5%	0 0%	15 15%
Yes	26 87%	10 33%	16 76%	17 81%	69 68%
Missing	0 0%	0 0%	1 5%	0 0%	1 1%
Total	30 100%	30 100%	21 100%	21 100%	102 100%

Are there changes in price over the contract duration (e.g. special price for the first three months and increased price afterwards)?

	UK	FR	IT	PL	Total
No	23 77%	12 40%	19 90%	14 67%	68 67%
Unclear	0 0%	14 47%	1 5%	4 19%	19 19%
Yes	7 23%	4 13%	1 5%	3 14%	15 15%
Total	30 100%	30 100%	21 100%	21 100%	102 100%

Are there additional one-off costs such as activation costs or costs to port your mobile telephone number?

	UK	FR	IT	PL	Total
No	29 97%	2 7%	5 24%	9 43%	45 44%
Unclear	0 0%	11 37%	4 19%	0 0%	15 15%
Yes	1 3%	16 53%	12 57%	12 57%	41 40%
Missing	0 0%	1 3%	0 0%	0 0%	1 1%
Total	30 100%	30 100%	21 100%	21 100%	102 100%

Is the (minimum) duration of the contract indicated?

	UK	FR	IT	PL	Total
No	1 3%	3 10%	2 10%	2 10%	8 8%
Unclear	0 0%	0 0%	3 14%	0 0%	3 3%
Yes	29 97%	27 90%	16 76%	19 90%	91 89%
Total	30 100%	30 100%	21 100%	21 100%	102 100%

Does the contract automatically extend after the duration of the contract expires?

	UK	FR	IT	PL	Total
Not applicable (no minimum duration of contract)	9 30%	16 53%	3 14%	1 5%	29 28%
No	1 3%	0 0%	1 5%	6 29%	8 8%
Unclear	2 7%	6 20%	3 14%	8 38%	19 19%
Yes	18 60%	8 27%	14 67%	6 29%	46 45%
Total	30 100%	30 100%	21 100%	21 100%	102 100%



Are fees charged if the contract is terminated during the contract period (i.e. early termination fee)?

	UK	FR	IT	PL	Total
Not applicable (no minimum duration of contract)	12 40%	16 53%	2 10%	3 14%	33 32%
No	7 23%	0 0%	6 29%	5 24%	18 18%
Unclear	2 7%	7 23%	5 24%	6 29%	20 20%
Yes	9 30%	7 23%	8 38%	7 33%	31 30%
Total	30 100%	30 100%	21 100%	21 100%	102 100%

Did you find the Terms and Conditions on the website?

	UK	FR	IT	PL	Total
No	1 3%	2 7%	3 14%	0 0%	6 6%
Yes but with difficulty	2 7%	7 23%	2 10%	7 33%	18 18%
Yes easily	27 90%	21 70%	16 76%	14 67%	78 76%
Total	30 100%	30 100%	21 100%	21 100%	102 100%

'I found the tariffs on this website unclear or complex'.

	UK	FR	IT	PL	Total
Strongly agree	0 0%	9 30%	2 10%	0 0%	11 11%
Tend to agree	2 7%	3 10%	6 29%	6 29%	17 17%
Tend to disagree	1 3%	10 33%	7 33%	2 10%	20 20%
Strongly disagree	27 90%	8 27%	6 29%	13 62%	54 53%
Total	30 100%	30 100%	21 100%	21 100%	102 100%

'I found the indication of prices on this website misleading or incorrect (e.g. hidden charges)'.

	UK	FR	IT	PL	Total
Strongly agree	0 0%	10 33%	3 14%	1 5%	14 14%
Tend to agree	0 0%	4 13%	3 14%	3 14%	10 10%
Tend to disagree	5 17%	8 27%	9 43%	5 24%	27 26%
Strongly disagree	25 83%	8 27%	6 29%	12 57%	51 50%
Total	30 100%	30 100%	21 100%	21 100%	102 100%

'I found information on the website about the contract (e.g. duration, conditions for termination, identity of the provider, etc.) missing or incomplete'.

	UK	FR	IT	PL	Total
Strongly agree	0 0%	9 30%	5 24%	0 0%	14 14%
Tend to agree	3 10%	3 10%	5 24%	9 43%	20 20%
Tend to disagree	9 30%	10 33%	8 38%	8 38%	35 34%
Strongly disagree	18 60%	8 27%	3 14%	4 19%	33 32%
Total	30 100%	30 100%	21 100%	21 100%	102 100%

'I found advertising on this website misleading'.

	UK	FR	IT	PL	Total
Strongly agree	1 3%	9 30%	0 0%	0 0%	10 10%
Tend to agree	2 7%	7 23%	5 24%	4 19%	18 18%
Tend to disagree	2 7%	5 17%	10 48%	3 14%	20 20%
Strongly disagree	25 83%	9 30%	6 29%	14 67%	54 53%
Total	30 100%	30 100%	21 100%	21 100%	102 100%

**Clothing, footwear and bags**

Please indicate where the seller/provider is registered.

	UK	FR	IT	PL	Total
In a country outside the EU	1 3%	0 0%	0 0%	0 0%	1 1%
In another EU country	2 7%	7 23%	7 23%	4 13%	20 17%
In the country for which you are conducting the website assessment	26 87%	22 73%	23 77%	26 87%	97 81%
No geographical address provided	1 3%	1 3%	0 0%	0 0%	2 2%
Total	30 100%	30 100%	30 100%	30 100%	120 100%

Is an email address or telephone number to contact the seller/provider provided?

	UK	FR	IT	PL	Total
No	0 0%	0 0%	1 3%	0 0%	1 1%
Yes	30 100%	30 100%	29 97%	30 100%	119 99%
Total	30 100%	30 100%	30 100%	30 100%	120 100%



Is the main material with which the item of clothing is made indicated? (e.g. '95% cotton')

	UK	FR	IT	PL	Total
No	4 13%	1 3%	7 23%	0 0%	12 10%
Unclear	1 3%	2 7%	0 0%	0 0%	3 3%
Yes	25 83%	27 90%	23 77%	30 100%	105 88%
Total	30 100%	30 100%	30 100%	30 100%	120 100%

Are the colours in which the item of clothing is available indicated?

	UK	FR	IT	PL	Total
Unclear	1 3%	1 3%	0 0%	0 0%	2 2%
Yes	29 97%	29 97%	30 100%	30 100%	118 98%
Total	30 100%	30 100%	30 100%	30 100%	120 100%

Are the sizes in which the item of clothing is available indicated?

	UK	FR	IT	PL	Total
No	1 3%	0 0%	0 0%	0 0%	1 1%
Yes	29 97%	30 100%	30 100%	30 100%	119 99%
Total	30 100%	30 100%	30 100%	30 100%	120 100%

Are all additional freight, delivery or postal charges for delivery in the country for which you are conducting the website review specified?

	UK	FR	IT	PL	Total
No	0 0%	1 3%	0 0%	0 0%	1 1%
Unclear	1 3%	2 7%	1 3%	0 0%	4 3%
Yes	29 97%	27 90%	29 97%	30 100%	115 96%
Total	30 100%	30 100%	30 100%	30 100%	120 100%

Is the expected date of delivery indicated?

	UK	FR	IT	PL	Total
No	0 0%	0 0%	1 3%	2 7%	3 3%
Unclear	0 0%	0 0%	0 0%	3 10%	3 3%
Yes	30 100%	30 100%	29 97%	25 83%	114 95%
Total	30 100%	30 100%	30 100%	30 100%	120 100%

Is the existence of the right of withdrawal indicated (i.e. to return the product without giving a reason within a minimum of 14 days):

	UK	FR	IT	PL	Total
No	0 0%	1 3%	0 0%	0 0%	1 1%
Unclear	1 3%	0 0%	0 0%	2 7%	3 3%
Yes	29 97%	29 97%	30 100%	28 93%	116 97%
Total	30 100%	30 100%	30 100%	30 100%	120 100%

Is the existence of a legal guarantee (i.e. giving consumers the right to have a faulty product repaired or replaced for at least 2 years after purchase) indicated?

	UK	FR	IT	PL	Total
No	22 73%	6 20%	7 23%	4 13%	39 33%
Unclear	6 20%	3 10%	3 10%	14 47%	26 22%
Yes	2 7%	21 70%	20 67%	12 40%	55 46%
Total	30 100%	30 100%	30 100%	30 100%	120 100%

Did you find the Terms and Conditions on the website?

	UK	FR	IT	PL	Total
No	1 3%	1 3%	1 3%	0 0%	3 3%
Yes but with difficulty	1 3%	3 10%	1 3%	0 0%	5 4%
Yes easily	28 93%	26 87%	28 93%	30 100%	112 93%
Total	30 100%	30 100%	30 100%	30 100%	120 100%



'I found the pricing on this website unclear or complex'.

	UK	FR	IT	PL	Total
Strongly agree	0 0%	1 3%	0 0%	0 0%	1 1%
Tend to agree	0 0%	3 10%	1 3%	1 3%	5 4%
Tend to disagree	1 3%	3 10%	2 7%	1 3%	7 6%
Strongly disagree	29 97%	23 77%	27 90%	28 93%	107 89%
Total	30 100%	30 100%	30 100%	30 100%	120 100%

'I found the indication of prices on this website misleading or incorrect (e.g. hidden charges)'.

	UK	FR	IT	PL	Total
Strongly agree	0 0%	1 3%	0 0%	0 0%	1 1%
Tend to agree	1 3%	5 17%	1 3%	0 0%	7 6%
Tend to disagree	3 10%	3 10%	3 10%	4 13%	13 11%
Strongly disagree	26 87%	21 70%	26 87%	26 87%	99 83%
Total	30 100%	30 100%	30 100%	30 100%	120 100%

'I found information on the website about the contract (e.g. concerning right of withdrawal or identity of seller) missing or incomplete'.

	UK	FR	IT	PL	Total
Strongly agree	2 7%	5 17%	0 0%	0 0%	7 6%
Tend to agree	2 7%	5 17%	2 7%	13 43%	22 18%
Tend to disagree	11 37%	5 17%	6 20%	3 10%	25 21%
Strongly disagree	14 47%	15 50%	22 73%	14 47%	65 54%
Missing	1 3%	0 0%	0 0%	0 0%	0 0%
Total	30 100%	30 100%	30 100%	30 100%	120 100%

'I found advertising on this website misleading'.

	UK	FR	IT	PL	Total
Strongly agree	0 0%	1 3%	0 0%	0 0%	1 1%
Tend to agree	0 0%	6 20%	0 0%	0 0%	6 5%
Tend to disagree	0 0%	5 17%	2 7%	3 10%	10 8%
Strongly disagree	30 100%	18 60%	28 93%	27 90%	103 86%
Total	30 100%	30 100%	30 100%	30 100%	120 100%

**Loans, credit and credit cards**

Please indicate where the seller/provider is registered.

	UK	FR	IT	PL	Total
In a country outside the EU	0 0%	0 0%	1 3%	0 0%	1 1%
In another EU country	0 0%	1 3%	0 0%	0 0%	1 1%
In the country for which you are conducting the website assessment	30 100%	29 97%	28 93%	27 100%	114 97%
No geographical address provided	0 0%	0 0%	1 3%	0 0%	1 1%
Total	30 100%	30 100%	30 100%	27 100%	117 100%

Is an email address or telephone number to contact the seller/provider provided?

	UK	FR	IT	PL	Total
No	0 0%	7 23%	0 0%	0 0%	7 6%
Yes	30 100%	23 77%	30 100%	27 100%	110 94%
Total	30 100%	30 100%	30 100%	27 100%	117 100%

Is a representative example provided?

	UK	FR	IT	PL	Total
No	1 3%	20 67%	20 67%	10 37%	51 44%
Yes	29 97%	10 33%	10 33%	17 63%	66 56%
Total	30 100%	30 100%	30 100%	27 100%	117 100%

Is the interest rate for purchases specified?

	UK	FR	IT	PL	Total
No	0 0%	21 70%	19 63%	7 26%	47 40%
Yes	30 100%	9 30%	11 37%	20 74%	70 60%
Total	30 100%	30 100%	30 100%	27 100%	117 100%



(If 'Yes') Is the type of interest rate for purchases - i.e. fixed (the rate does not change over the duration of the loan), variable (the rate can change over the duration of the loan), or both - specified?

	UK	FR	IT	PL	Total
No	2 7%	0 0%	0 0%	2 10%	4 6%
Unclear	1 3%	0 0%	1 9%	0 0%	2 3%
Yes	27 90%	9 100%	10 91%	18 90%	64 92%
Total	30 100%	9 100%	11 100%	20 100%	70 100%

Is the Annual Percentage Rate of Charge (APR) specified?

	UK	FR	IT	PL	Total
No	0 0%	20 67%	19 63%	8 30%	47 40%
Yes	30 100%	10 33%	11 37%	19 70%	70 60%
Total	30 100%	30 100%	30 100%	27 100%	117 100%

Is the spending limit of the credit card specified?

	UK	FR	IT	PL	Total
No	1 3%	17 57%	17 57%	7 26%	42 36%
Unclear	0 0%	0 0%	0 0%	1 4%	1 1%
Yes	29 97%	13 43%	13 43%	19 70%	74 63%
Total	30 100%	30 100%	30 100%	27 100%	117 100%

Are annual fees specified?

	UK	FR	IT	PL	Total
No	2 7%	23 77%	9 30%	7 26%	41 35%
Unclear	1 3%	0 0%	0 0%	1 4%	2 2%
Yes	27 90%	7 23%	21 70%	19 70%	74 63%
Total	30 100%	30 100%	30 100%	27 100%	117 100%

Are other interest rates or fees specified (e.g. for cash advances or balance transfers)?

	UK	FR	IT	PL	Total
No	0 0%	29 97%	12 40%	15 56%	56 48%
Unclear	0 0%	0 0%	1 3%	0 0%	1 1%
Yes	30 100%	1 3%	17 57%	12 44%	60 51%
Total	30 100%	30 100%	30 100%	27 100%	117 100%

Is the total amount payable by the consumer (i.e. the amount of borrowed capital plus interest and possible costs related to the credit) specified?

	UK	FR	IT	PL	Total
No	13 43%	20 67%	19 63%	10 37%	62 53%
Unclear	0 0%	0 0%	0 0%	4 15%	4 3%
Yes	17 57%	10 33%	11 37%	13 48%	51 44%
Total	30 100%	30 100%	30 100%	27 100%	117 100%

Are any contractual obligations attached to obtaining the credit card in question (e.g. the obligation to take out an insurance policy or another ancillary service contract) specified?

	UK	FR	IT	PL	Total
No	29 97%	30 100%	22 73%	23 85%	104 89%
Unclear	0 0%	0 0%	5 17%	0 0%	5 4%
Yes	1 3%	0 0%	3 10%	4 15%	8 7%
Total	30 100%	30 100%	30 100%	27 100%	117 100%

Did you find the Terms and Conditions on the website?

	UK	FR	IT	PL	Total
No	3 10%	20 67%	14 47%	2 7%	39 33%
Yes but with difficulty	3 10%	1 3%	1 3%	6 22%	11 9%
Yes easily	24 80%	9 30%	15 50%	19 70%	67 57%
Total	30 100%	30 100%	30 100%	27 100%	117 100%



'I found pricing on this website unclear or complex (e.g. different types of interest)'.

	UK	FR	IT	PL	Total
Strongly agree	1 3%	0 0%	3 10%	0 0%	4 3%
Tend to agree	7 23%	6 20%	0 0%	6 22%	19 16%
Tend to disagree	2 7%	1 3%	3 10%	2 7%	8 7%
Strongly disagree	20 67%	3 10%	8 27%	11 41%	42 36%
Missing	0 0%	20 67%	16 53%	8 30%	44 38%
Total	30 100%	30 100%	30 100%	27 100%	117 100%

'I found the indication of the costs of credit on this website misleading or incorrect (e.g. hidden charges)'.

	UK	FR	IT	PL	Total
Strongly agree	2 7%	0 0%	1 3%	0 0%	3 3%
Tend to agree	9 30%	6 20%	2 7%	3 11%	20 17%
Tend to disagree	1 3%	4 13%	6 20%	3 11%	14 12%
Strongly disagree	18 60%	0 0%	7 23%	12 44%	37 32%
Missing	0 0%	20 67%	14 47%	9 33%	43 37%
Total	30 100%	30 100%	30 100%	27 100%	117 100%

'I found information on the website about the contract (e.g. duration, conditions for termination, identity of the credit provider, etc.) missing or incomplete'.

	UK	FR	IT	PL	Total
Strongly agree	3 10%	20 67%	11 37%	8 30%	42 36%
Tend to agree	3 10%	9 30%	1 3%	5 19%	18 15%
Tend to disagree	0 0%	1 3%	10 33%	2 7%	13 11%
Strongly disagree	24 80%	0 0%	7 23%	12 44%	43 37%
Missing	0 0%	0 0%	1 3%	0 0%	1 1%
Total	30 100%	30 100%	30 100%	27 100%	117 100%

'I found advertising on this website misleading'.

	UK	FR	IT	PL	Total
Strongly agree	0 0%	4 13%	2 7%	2 7%	8 7%
Tend to agree	2 7%	20 67%	5 17%	3 11%	30 26%
Tend to disagree	2 7%	4 13%	13 43%	6 22%	25 21%
Strongly disagree	26 87%	2 7%	10 33%	15 56%	53 45%
Missing	0 0%	0 0%	0 0%	1 4%	1 1%
Total	30 100%	30 100%	30 100%	27 100%	117 100%

**Electricity services**

Please indicate where the seller/provider is registered.

	UK	FR	IT	PL	Total
In another EU country	0 0%	1 3%	0 0%	0 0%	1 1%
In the country for which you are conducting the website assessment	30 100%	29 97%	30 100%	30 100%	119 99%
Total	30 100%	30 100%	30 100%	30 100%	120 100%

Is an email address or telephone number to contact the seller/provider provided?

	UK	FR	IT	PL	Total
No	0 0%	1 3%	0 0%	0 0%	1 1%
Yes	30 100%	29 97%	30 100%	30 100%	119 99%
Total	30 100%	30 100%	30 100%	30 100%	120 100%

Is the source of the electricity generated (e.g. coal, renewable/green, nuclear) indicated?

	UK	FR	IT	PL	Total
No	3 10%	20 67%	2 7%	5 17%	30 25%
Unclear	0 0%	1 3%	3 10%	13 43%	17 14%
Yes	27 90%	9 30%	25 83%	11 37%	72 60%
Missing	0 0%	0 0%	0 0%	1 3%	1 1%
Total	30 100%	30 100%	30 100%	30 100%	120 100%

Is the tariff type (i.e. fixed or variable/standard) indicated?

	UK	FR	IT	PL	Total
No	1 3%	4 13%	1 3%	5 17%	11 9%
Unclear	0 0%	8 27%	4 13%	1 3%	13 11%
Yes	29 97%	18 60%	25 83%	23 77%	95 79%
Missing	0 0%	0 0%	0 0%	1 3%	1 1%
Total	30 100%	30 100%	30 100%	30 100%	120 100%



(If peak/off-peak unit rates offered) Is the peak unit rate charged per kWh indicated?

	UK	FR	IT	PL	Total
No	0 0%	1 3%	5 23%	7 33%	13 14%
Unclear	0 0%	0 0%	1 5%	3 14%	4 4%
Yes	21 100%	28 97%	16 73%	11 52%	76 82%
Total	21 100%	29 100%	22 100%	21 100%	93 100%

(If peak/off-peak unit rates offered) Is the off-peak unit rate charged per kWh indicated?

	UK	FR	IT	PL	Total
No	0 0%	2 7%	5 23%	7 33%	14 15%
Unclear	0 0%	0 0%	1 5%	3 14%	4 4%
Yes	21 100%	27 93%	16 73%	11 52%	75 81%
Total	21 100%	29 100%	22 100%	21 100%	93 100%

(If single unit rate) Is the unit rate charged per kWh indicated?

	UK	FR	IT	PL	Total
No	0 0%	0 0%	2 25%	0 0%	2 7%
Unclear	0 0%	0 0%	0 0%	2 22%	2 7%
Yes	9 100%	1 100%	6 75%	6 67%	22 81%
Missing	0 0%	0 0%	0 0%	1 11%	1 4%
Total	9 100%	1 100%	8 100%	9 100%	27 100%

Are standing charges (i.e. fixed costs to be paid irrespective of energy consumption levels) included in the tariff?

	UK	FR	IT	PL	Total
No	1 3%	2 7%	0 0%	2 7%	5 4%
Unclear	0 0%	1 3%	8 27%	11 37%	20 17%
Yes	28 93%	27 90%	22 73%	16 53%	93 78%
Missing	1 3%	0 0%	0 0%	1 3%	2 2%
Total	30 100%	30 100%	30 100%	30 100%	120 100%

Are there additional one-off costs such as activation costs?

	UK	FR	IT	PL	Total
No	28 93%	1 3%	10 33%	0 0%	39 33%
Unclear	2 7%	27 90%	18 60%	24 80%	71 59%
Yes	0 0%	2 7%	2 7%	5 17%	9 8%
Missing	0 0%	0 0%	0 0%	1 3%	1 1%
Total	30 100%	30 100%	30 100%	30 100%	120 100%

Is the (minimum) duration of the contract indicated?

	UK	FR	IT	PL	Total
No	4 13%	5 17%	0 0%	6 20%	15 13%
Unclear	2 7%	1 3%	9 30%	9 30%	21 18%
Yes	24 80%	24 80%	21 70%	14 47%	83 69%
Missing	0 0%	0 0%	0 0%	1 3%	1 1%
Total	30 100%	30 100%	30 100%	30 100%	120 100%

Does the contract automatically extend after the duration of the contract expires?

	UK	FR	IT	PL	Total
Not applicable (no minimum duration of contract)	4 13%	7 24%	17 57%	2 7%	30 25%
No	0 0%	0 0%	0 0%	1 3%	1 1%
Unclear	0 0%	4 14%	10 33%	16 53%	30 25%
Yes	26 87%	18 62%	3 10%	10 33%	57 48%
Missing	0 0%	0 0%	0 0%	1 3%	1 1%
Total	30 100%	29 100%	30 100%	30 100%	120 100%

Are fees charged to terminate the contract (e.g. exit fee or early termination fee)?

	UK	FR	IT	PL	Total
No or not applicable	19 63%	13 43%	13 43%	3 10%	48 40%
Unclear	1 3%	13 43%	12 40%	16 53%	42 35%
Yes	10 33%	4 13%	5 17%	10 33%	29 24%
Missing	0 0%	0 0%	0 0%	1 3%	1 1%
Total	30 100%	30 100%	30 100%	30 100%	120 100%



Did you find the Terms and Conditions on the website?

	UK	FR	IT	PL	Total
No	0 0%	4 13%	6 20%	9 30%	19 16%
Yes but with difficulty	4 13%	3 10%	1 3%	5 17%	13 11%
Yes easily	26 87%	23 77%	23 77%	15 50%	87 73%
Missing	0 0%	0 0%	0 0%	1 3%	1 1%
Total	30 100%	30 100%	30 100%	30 100%	120 100%

'I found the tariffs on this website unclear or complex'.

	UK	FR	IT	PL	Total
Strongly agree	0 0%	6 20%	3 10%	4 13%	13 11%
Tend to agree	0 0%	5 17%	2 7%	6 20%	13 11%
Tend to disagree	2 7%	11 37%	11 37%	5 17%	29 24%
Strongly disagree	28 93%	8 27%	7 23%	6 20%	49 41%
Missing	0 0%	0 0%	7 23%	9 30%	16 13%
Total	30 100%	30 100%	30 100%	30 100%	120 100%

'I found the indication of prices on this website misleading or incorrect (e.g. hidden charges)'.

	UK	FR	IT	PL	Total
Strongly agree	0 0%	1 3%	3 10%	2 7%	6 5%
Tend to agree	0 0%	9 30%	8 27%	6 20%	23 19%
Tend to disagree	2 7%	10 33%	7 23%	2 7%	21 18%
Strongly disagree	28 93%	10 33%	6 20%	11 37%	55 46%
Missing	0 0%	0 0%	6 20%	9 30%	15 13%
Total	30 100%	30 100%	30 100%	30 100%	120 100%

'I found information on the website about the contract (e.g. duration, condition for termination, identity of the supplier, etc.) missing or incomplete'.

	UK	FR	IT	PL	Total
Strongly agree	2 7%	8 27%	9 30%	13 43%	32 27%
Tend to agree	0 0%	4 13%	3 10%	9 30%	16 13%
Tend to disagree	8 27%	13 43%	10 33%	2 7%	33 28%
Strongly disagree	20 67%	5 17%	7 23%	5 17%	37 31%
Missing	0 0%	0 0%	1 3%	1 3%	2 2%
Total	30 100%	30 100%	30 100%	30 100%	120 100%

'I found advertising on this website misleading'.

	UK	FR	IT	PL	Total
Strongly agree	0 0%	2 7%	2 7%	1 3%	5 4%
Tend to agree	4 13%	8 27%	7 23%	5 17%	24 20%
Tend to disagree	3 10%	7 23%	8 27%	4 13%	22 18%
Strongly disagree	23 77%	13 43%	12 40%	19 63%	67 56%
Missing	0 0%	0 0%	1 3%	1 3%	2 2%
Total	30 100%	30 100%	30 100%	30 100%	120 100%

## Annex XII. Data tables for survey of complaint handling bodies

Type of organisation

	FR	IT	PL	UK	Total
Alternative dispute resolution body, independent ombudsman or complaints board	1 10%	2 25%	3 43%	2 50%	8 28%
Consumer authority or regulatory authority	2 20%	6 75%	4 57%	2 50%	14 48%
Consumer organisation	5 50%	0 0%	0 0%	0 0%	5 17%
Other complaint body (please specify)	2 20%	0 0%	0 0%	0 0%	2 7%
Total	10 100%	8 100%	7 100%	4 100%	29 100%

What is the most recent year for which you have complete data on the consumer complaints you received?

	FR	IT	PL	UK	Total
2014	3 30%	2 25%	1 14%	1 25%	7 24%
2015	7 70%	6 75%	5 71%	3 75%	21 72%
Not stated	0 0%	0 0%	1 14%	0 0%	1 3%
Total	10 100%	8 100%	7 100%	4 100%	29 100%



What is the total number of consumer complaints your organisation received during the reference year?

	FR	IT	PL	UK	Total
1 to 500	2 20%	2 25%	2 29%	0 0%	6 21%
501 to 1000	3 30%	2 25%	0 0%	0 0%	5 17%
1001 to 5000	0 0%	1 13%	4 57%	1 25%	5 17%
5001 to 10000	2 20%	1 13%	1 14%	1 25%	5 17%
10001 to 20000	1 10%	0 0%	0 0%	1 25%	2 7%
20001 to 80000	1 10%	1 13%	0 0%	1 25%	3 10%
Not stated	1 10%	1 13%	0 0%	0 0%	2 7%
Total	10 100%	8 100%	7 100%	4 100%	29 100%

What was the share of complaints that were successfully resolved by your organisation?

	FR	IT	PL	UK	Total
Below 10%	0 0%	1 13%	0 0%	0 0%	1 3%
20% to 39%	2 20%	0 0%	0 0%	1 25%	3 10%
40% to 59%	0 0%	1 13%	3 43%	0 0%	4 14%
60% to 79%	2 20%	3 38%	2 29%	0 0%	7 24%
80% or more	3 30%	2 25%	1 14%	2 50%	8 28%
Don't know	2 20%	0 0%	1 14%	1 25%	4 14%
Not stated	1 10%	1 13%	0 0%	0 0%	2 7%
Total	10 100%	8 100%	7 100%	4 100%	29 100%

Which of the following goods and services did the complaints your organisation received relate to?

	FR	IT	PL	UK	Total
Clothing, footwear and bags	4	3	1	1	9
Large household appliances	3	3	0	1	7
Train services	3	3	1	2	9
Mobile telephone services	5	5	3	2	15
Electricity services	4	4	1	1	10
Loans, credit and credit cards	3	4	3	1	11
Other goods and services	4	4	3	3	14

**Mobile telephone services**

Consumer complaints regarding mobile telephone services

	FR	IT	PL	UK	Total
Completed module	5 100%	4 100%	3 100%	2 100%	14 100%
Total	5 100%	4 100%	3 100%	2 100%	14 100%

Based on the complaints your organisation received regarding mobile telephone services in the reference year, please estimate the frequency of complaints for each of the listed problem categories.

Quality and provision of service

	FR	IT	PL	UK	Total
Never	1 20%	0 0%	0 0%	0 0%	1 7%
Once a year	0 0%	0 0%	0 0%	0 0%	0 0%
Several times a year	0 0%	0 0%	1 33%	0 0%	1 7%
Once a month	0 0%	0 0%	0 0%	0 0%	0 0%
Once a week	0 0%	2 50%	0 0%	0 0%	2 14%
More than once a week	1 20%	1 25%	1 33%	1 50%	4 29%
Don't know	2 40%	0 0%	0 0%	0 0%	2 14%
Not relevant	0 0%	0 0%	0 0%	0 0%	0 0%
Not stated	1 20%	1 25%	1 33%	1 50%	4 29%
Total	5 100%	4 100%	3 100%	2 100%	14 100%

Tariffs

	FR	IT	PL	UK	Total
Never	0 0%	0 0%	0 0%	0 0%	0 0%
Once a year	1 20%	1 25%	0 0%	0 0%	2 14%
Several times a year	0 0%	0 0%	0 0%	0 0%	0 0%
Once a month	0 0%	0 0%	1 33%	0 0%	1 7%
Once a week	0 0%	1 25%	0 0%	1 50%	2 14%
More than once a week	1 20%	1 25%	1 33%	0 0%	3 21%
Don't know	2 40%	0 0%	0 0%	0 0%	2 14%
Not relevant	0 0%	0 0%	0 0%	0 0%	0 0%
Not stated	1 20%	1 25%	1 33%	1 50%	4 29%
Total	5 100%	4 100%	3 100%	2 100%	14 100%

Billing and payments

	FR	IT	PL	UK	Total
Never	1 20%	0 0%	0 0%	0 0%	1 7%
Once a year	0 0%	0 0%	0 0%	0 0%	0 0%
Several times a year	0 0%	0 0%	0 0%	0 0%	0 0%
Once a month	0 0%	1 25%	0 0%	0 0%	1 7%
Once a week	0 0%	1 25%	0 0%	0 0%	1 7%
More than once a week	1 20%	1 25%	2 67%	1 50%	5 36%
Don't know	2 40%	0 0%	0 0%	0 0%	2 14%
Not relevant	0 0%	0 0%	0 0%	0 0%	0 0%
Not stated	1 20%	1 25%	1 33%	1 50%	4 29%
Total	5 100%	4 100%	3 100%	2 100%	14 100%

Misleading or aggressive commercial practices

	FR	IT	PL	UK	Total
Never	1 20%	0 0%	0 0%	0 0%	1 7%
Once a year	0 0%	0 0%	0 0%	0 0%	0 0%
Several times a year	0 0%	1 25%	1 33%	0 0%	2 14%
Once a month	0 0%	0 0%	0 0%	0 0%	0 0%
Once a week	0 0%	1 25%	0 0%	1 50%	2 14%
More than once a week	1 20%	1 25%	1 33%	0 0%	3 21%
Don't know	2 40%	0 0%	0 0%	0 0%	2 14%
Not relevant	0 0%	0 0%	0 0%	0 0%	0 0%
Not stated	1 20%	1 25%	1 33%	1 50%	4 29%
Total	5 100%	4 100%	3 100%	2 100%	14 100%



Contractual issues

	FR	IT	PL	UK	Total
Never	1 20%	0 0%	0 0%	0 0%	1 7%
Once a year	0 0%	0 0%	0 0%	0 0%	0 0%
Several times a year	0 0%	0 0%	1 33%	0 0%	1 7%
Once a month	0 0%	0 0%	0 0%	0 0%	0 0%
Once a week	0 0%	1 25%	0 0%	1 50%	2 14%
More than once a week	1 20%	2 50%	1 33%	0 0%	4 29%
Don't know	2 40%	0 0%	0 0%	0 0%	2 14%
Not relevant	0 0%	0 0%	0 0%	0 0%	0 0%
Not stated	1 20%	1 25%	1 33%	1 50%	4 29%
Total	5 100%	4 100%	3 100%	2 100%	14 100%

## Switching provider

	FR	IT	PL	UK	Total
Never	1 20%	0 0%	0 0%	0 0%	1 7%
Once a year	0 0%	0 0%	0 0%	0 0%	0 0%
Several times a year	0 0%	0 0%	1 33%	1 50%	2 14%
Once a month	0 0%	1 25%	0 0%	0 0%	1 7%
Once a week	0 0%	1 25%	0 0%	0 0%	1 7%
More than once a week	1 20%	1 25%	1 33%	0 0%	3 21%
Don't know	2 40%	0 0%	0 0%	0 0%	2 14%
Not relevant	0 0%	0 0%	0 0%	0 0%	0 0%
Not stated	1 20%	1 25%	1 33%	1 50%	4 29%
Total	5 100%	4 100%	3 100%	2 100%	14 100%

## Other

	FR	IT	PL	UK	Total
Never	1 20%	0 0%	0 0%	0 0%	1 7%
Once a year	0 0%	0 0%	0 0%	0 0%	0 0%
Several times a year	0 0%	0 0%	0 0%	0 0%	0 0%
Once a month	0 0%	0 0%	0 0%	0 0%	0 0%
Once a week	0 0%	0 0%	0 0%	0 0%	0 0%
More than once a week	0 0%	0 0%	0 0%	0 0%	0 0%
Don't know	2 40%	1 25%	0 0%	0 0%	3 21%
Not relevant	0 0%	0 0%	1 33%	0 0%	1 7%
Not stated	2 40%	3 75%	2 67%	2 100%	9 64%
Total	5 100%	4 100%	3 100%	2 0%	14 100%

Please estimate the financial detriment of consumers who complain to your organisation as a result of problems with mobile telephone services (average amount per consumer).

	FR	IT	PL	UK	Total
Not more than €5	0 0%	0 0%	0 0%	1 50%	1 7%
More than €5 but no more than €20	1 20%	0 0%	1 33%	0 0%	2 14%
More than €20 but no more than €50	0 0%	0 0%	0 0%	0 0%	0 0%
More than €50 but no more than €100	0 0%	0 0%	0 0%	0 0%	0 0%
More than €100 but no more than €200	0 0%	0 0%	0 0%	0 0%	0 0%
More than €200 but no more than €500	1 20%	3 75%	0 0%	0 0%	4 29%
More than €500 but no more than €1000	1 20%	1 25%	1 33%	0 0%	3 21%
More than €1000	0 0%	0 0%	0 0%	0 0%	0 0%
Don't know	2 40%	0 0%	1 33%	1 50%	4 29%
Total	5 100%	4 100%	3 100%	2 100%	14 100%

**Clothing, footwear and bags**

Consumer complaints regarding clothing, footwear and bags

	FR	IT	PL	UK	Total
Completed module	4 100%	3 100%	1 100%	1 100%	9 100%
Total	4 100%	3 100%	1 100%	1 100%	9 100%

Based on the complaints your organisation received regarding clothing, footwear and bags in the reference year, please estimate the frequency of complaints for each of the listed problem categories.

Quality

	FR	IT	PL	UK	Total
Never	1 25%	0 0%	0 0%	0 0%	1 11%
Once a year	0 0%	0 0%	0 0%	0 0%	0 0%
Several times a year	0 0%	0 0%	0 0%	0 0%	0 0%
Once a month	0 0%	1 33%	0 0%	0 0%	1 11%
Once a week	0 0%	0 0%	0 0%	0 0%	0 0%
More than once a week	0 0%	1 33%	0 0%	0 0%	1 11%
Don't know	1 25%	0 0%	0 0%	0 0%	1 11%
Not relevant	0 0%	0 0%	0 0%	0 0%	0 0%
Not stated	2 50%	1 33%	1 100%	1 100%	5 56%
Total	4 100%	3 100%	1 100%	1 100%	9 100%

Injury

	FR	IT	PL	UK	Total
Never	1 25%	1 33%	0 0%	0 0%	2 22%
Once a year	0 0%	0 0%	0 0%	0 0%	0 0%
Several times a year	0 0%	1 33%	0 0%	0 0%	1 11%
Once a month	0 0%	0 0%	0 0%	0 0%	0 0%
Once a week	0 0%	0 0%	0 0%	0 0%	0 0%
More than once a week	0 0%	0 0%	0 0%	0 0%	0 0%
Don't know	1 25%	0 0%	0 0%	0 0%	1 11%
Not relevant	0 0%	0 0%	0 0%	0 0%	0 0%
Not stated	2 50%	1 33%	1 100%	1 100%	5 56%
Total	4 100%	3 100%	1 100%	1 100%	9 100%

Delivery

	FR	IT	PL	UK	Total
Never	0 0%	0 0%	0 0%	0 0%	0 0%
Once a year	0 0%	0 0%	0 0%	0 0%	0 0%
Several times a year	1 25%	0 0%	0 0%	0 0%	1 11%
Once a month	0 0%	1 33%	0 0%	0 0%	1 11%
Once a week	0 0%	0 0%	0 0%	0 0%	0 0%
More than once a week	0 0%	1 33%	0 0%	0 0%	1 11%
Don't know	1 25%	0 0%	0 0%	0 0%	1 11%
Not relevant	0 0%	0 0%	0 0%	0 0%	0 0%
Not stated	2 50%	1 33%	1 100%	1 100%	5 56%
Total	4 100%	3 100%	1 100%	1 100%	9 100%



Customer service

	FR	IT	PL	UK	Total
Never	0 0%	0 0%	0 0%	0 0%	0 0%
Once a year	1 25%	0 0%	0 0%	0 0%	1 11%
Several times a year	0 0%	0 0%	0 0%	0 0%	0 0%
Once a month	0 0%	2 67%	0 0%	0 0%	2 22%
Once a week	0 0%	0 0%	0 0%	0 0%	0 0%
More than once a week	0 0%	0 0%	0 0%	0 0%	0 0%
Don't know	1 25%	0 0%	0 0%	0 0%	1 11%
Not relevant	0 0%	0 0%	0 0%	0 0%	0 0%
Not stated	2 50%	1 33%	1 100%	1 100%	5 56%
Total	4 100%	3 100%	1 100%	1 100%	9 100%

Pricing

	FR	IT	PL	UK	Total
Never	1 25%	0 0%	0 0%	0 0%	1 11%
Once a year	0 0%	0 0%	0 0%	0 0%	0 0%
Several times a year	0 0%	1 33%	0 0%	0 0%	1 11%
Once a month	0 0%	1 33%	0 0%	0 0%	1 11%
Once a week	0 0%	0 0%	0 0%	0 0%	0 0%
More than once a week	0 0%	0 0%	0 0%	0 0%	0 0%
Don't know	1 25%	0 0%	0 0%	0 0%	1 11%
Not relevant	0 0%	0 0%	0 0%	0 0%	0 0%
Not stated	2 50%	1 33%	1 100%	1 100%	5 56%
Total	4 100%	3 100%	1 100%	1 100%	9 100%

Billing and payments

	FR	IT	PL	UK	Total
Never	1 25%	0 0%	0 0%	0 0%	1 11%
Once a year	0 0%	0 0%	0 0%	0 0%	0 0%
Several times a year	0 0%	1 33%	0 0%	0 0%	1 11%
Once a month	0 0%	1 33%	0 0%	0 0%	1 11%
Once a week	0 0%	0 0%	0 0%	0 0%	0 0%
More than once a week	0 0%	0 0%	0 0%	0 0%	0 0%
Don't know	1 25%	0 0%	0 0%	0 0%	1 11%
Not relevant	0 0%	0 0%	0 0%	0 0%	0 0%
Not stated	2 50%	1 33%	1 100%	1 100%	5 56%
Total	4 100%	3 100%	1 100%	1 100%	9 100%

Guarantee/warranty

	FR	IT	PL	UK	Total
Never	0 0%	0 0%	0 0%	0 0%	0 0%
Once a year	0 0%	0 0%	0 0%	0 0%	0 0%
Several times a year	1 25%	0 0%	0 0%	0 0%	1 11%
Once a month	0 0%	1 33%	0 0%	0 0%	1 11%
Once a week	0 0%	0 0%	0 0%	0 0%	0 0%
More than once a week	0 0%	1 33%	0 0%	0 0%	1 11%
Don't know	1 25%	0 0%	0 0%	0 0%	1 11%
Not relevant	0 0%	0 0%	0 0%	0 0%	0 0%
Not stated	2 50%	1 33%	1 100%	1 100%	5 56%
Total	4 100%	3 100%	1 100%	1 100%	9 100%

Misleading or aggressive commercial practices

	FR	IT	PL	UK	Total
Never	1 25%	0 0%	0 0%	0 0%	1 11%
Once a year	0 0%	0 0%	0 0%	0 0%	0 0%
Several times a year	0 0%	1 33%	0 0%	0 0%	1 11%
Once a month	0 0%	0 0%	0 0%	0 0%	0 0%
Once a week	0 0%	0 0%	0 0%	0 0%	0 0%
More than once a week	0 0%	1 33%	0 0%	0 0%	1 11%
Don't know	1 25%	0 0%	0 0%	0 0%	1 11%
Not relevant	0 0%	0 0%	0 0%	0 0%	0 0%
Not stated	2 50%	1 33%	1 100%	1 100%	5 56%
Total	4 100%	3 100%	1 100%	1 100%	9 100%

Contractual issues

	FR	IT	PL	UK	Total
Never	1 25%	0 0%	0 0%	0 0%	1 11%
Once a year	0 0%	0 0%	0 0%	0 0%	0 0%
Several times a year	0 0%	1 33%	0 0%	0 0%	1 11%
Once a month	0 0%	0 0%	0 0%	0 0%	0 0%
Once a week	0 0%	0 0%	0 0%	0 0%	0 0%
More than once a week	0 0%	1 33%	0 0%	0 0%	1 11%
Don't know	1 25%	0 0%	0 0%	0 0%	1 11%
Not relevant	0 0%	0 0%	0 0%	0 0%	0 0%
Not stated	2 50%	1 33%	1 100%	1 100%	5 56%
Total	4 100%	3 100%	1 100%	1 100%	9 100%

Other problem

	FR	IT	PL	UK	Total
Never	1 25%	0 0%	0 0%	0 0%	1 11%
Once a year	0 0%	0 0%	0 0%	0 0%	0 0%
Several times a year	0 0%	0 0%	0 0%	0 0%	0 0%
Once a month	0 0%	0 0%	0 0%	0 0%	0 0%
Once a week	0 0%	0 0%	0 0%	0 0%	0 0%
More than once a week	0 0%	0 0%	0 0%	0 0%	0 0%
Don't know	1 25%	1 33%	0 0%	0 0%	2 22%
Not relevant	0 0%	0 0%	1 100%	0 0%	1 11%
Not stated	2 50%	2 67%	0 0%	1 100%	5 56%
Total	4 100%	3 100%	1 100%	1 100%	9 100%

Please estimate the financial detriment of consumers who complain to your organisation as a result of problems with clothing, footwear or bags

(average amount per consumer)

	FR	IT	PL	UK	Total
Not more than €5	0 0%	0 0%	0 0%	0 0%	0 0%
More than €5 but no more than €20	0 0%	0 0%	0 0%	0 0%	0 0%
More than €20 but no more than €50	1 33%	0 0%	0 0%	0 0%	1 14%
More than €50 but no more than €100	1 33%	2 100%	0 0%	0 0%	3 43%
More than €100 but no more than €200	0 0%	0 0%	0 0%	0 0%	0 0%
More than €200 but no more than €500	0 0%	0 0%	0 0%	0 0%	0 0%
More than €500 but no more than €1000	0 0%	0 0%	0 0%	0 0%	0 0%
More than €1000	0 0%	0 0%	0 0%	0 0%	0 0%
Don't know	1 33%	0 0%	1 100%	1 100%	3 43%
Total	3 100%	2 100%	1 100%	1 100%	7 100%



**Train services**

Consumer complaints regarding train services

	FR	IT	PL	UK	Total
Completed module	3 100%	2 100%	1 100%	2 100%	8 100%
Total	3 100%	2 100%	1 100%	2 100%	8 100%

Based on the complaints your organisation received regarding train services in the reference year, please estimate the frequency of complaints for each of the listed problem categories.

Quality of service

	FR	IT	PL	UK	Total
Never	0 0%	0 0%	0 0%	0 0%	0 0%
Once a year	0 0%	0 0%	0 0%	0 0%	0 0%
Several times a year	0 0%	0 0%	0 0%	0 0%	0 0%
Once a month	1 33%	0 0%	0 0%	0 0%	1 13%
Once a week	0 0%	1 50%	0 0%	0 0%	1 13%
More than once a week	0 0%	0 0%	1 100%	0 0%	1 13%
Don't know	2 67%	0 0%	0 0%	0 0%	2 25%
Not relevant	0 0%	0 0%	0 0%	0 0%	0 0%
Not stated	0 0%	1 50%	0 0%	2 100%	3 38%
Total	3 100%	2 100%	1 100%	2 100%	8 100%

Injury

	FR	IT	PL	UK	Total
Never	0 0%	1 50%	0 0%	0 0%	1 13%
Once a year	0 0%	0 0%	0 0%	0 0%	0 0%
Several times a year	0 0%	0 0%	1 100%	0 0%	1 13%
Once a month	1 33%	0 0%	0 0%	0 0%	1 13%
Once a week	0 0%	0 0%	0 0%	0 0%	0 0%
More than once a week	0 0%	0 0%	0 0%	0 0%	0 0%
Don't know	2 67%	0 0%	0 0%	0 0%	2 25%
Not relevant	0 0%	0 0%	0 0%	0 0%	0 0%
Not stated	0 0%	1 50%	0 0%	2 100%	3 38%
Total	3 100%	2 100%	1 100%	2 100%	8 100%

Luggage and bicycles

	FR	IT	PL	UK	Total
Never	0 0%	0 0%	0 0%	0 0%	0 0%
Once a year	0 0%	0 0%	0 0%	0 0%	0 0%
Several times a year	1 33%	1 50%	0 0%	0 0%	2 25%
Once a month	0 0%	0 0%	1 100%	0 0%	1 13%
Once a week	0 0%	0 0%	0 0%	0 0%	0 0%
More than once a week	0 0%	0 0%	0 0%	0 0%	0 0%
Don't know	2 67%	0 0%	0 0%	0 0%	2 25%
Not relevant	0 0%	0 0%	0 0%	0 0%	0 0%
Not stated	0 0%	1 50%	0 0%	2 100%	3 38%
Total	3 100%	2 100%	1 100%	2 100%	8 100%

Reduced mobility or disability

	FR	IT	PL	UK	Total
Never	1 33%	0 0%	0 0%	0 0%	1 13%
Once a year	0 0%	0 0%	0 0%	0 0%	0 0%
Several times a year	0 0%	1 50%	0 0%	0 0%	1 13%
Once a month	0 0%	0 0%	0 0%	0 0%	0 0%
Once a week	0 0%	0 0%	0 0%	0 0%	0 0%
More than once a week	0 0%	0 0%	1 100%	0 0%	1 13%
Don't know	2 67%	0 0%	0 0%	0 0%	2 25%
Not relevant	0 0%	0 0%	0 0%	0 0%	0 0%
Not stated	0 0%	1 50%	0 0%	2 100%	3 38%
Total	3 100%	2 100%	1 100%	2 100%	8 100%

Train delays and cancellation issues

	FR	IT	PL	UK	Total
Never	0 0%	0 0%	0 0%	0 0%	0 0%
Once a year	0 0%	0 0%	0 0%	0 0%	0 0%
Several times a year	0 0%	1 50%	0 0%	0 0%	1 13%
Once a month	1 33%	0 0%	0 0%	0 0%	1 13%
Once a week	0 0%	0 0%	0 0%	0 0%	0 0%
More than once a week	0 0%	1 50%	1 100%	0 0%	2 25%
Don't know	2 67%	0 0%	0 0%	0 0%	2 25%
Not relevant	0 0%	0 0%	0 0%	0 0%	0 0%
Not stated	0 0%	0 0%	0 0%	2 100%	2 25%
Total	3 100%	2 100%	1 100%	2 100%	8 100%

Pricing

	FR	IT	PL	UK	Total
Never	0 0%	0 0%	0 0%	0 0%	0 0%
Once a year	0 0%	1 50%	0 0%	0 0%	1 13%
Several times a year	0 0%	0 0%	0 0%	0 0%	0 0%
Once a month	1 33%	0 0%	0 0%	0 0%	1 13%
Once a week	0 0%	0 0%	0 0%	0 0%	0 0%
More than once a week	0 0%	0 0%	1 100%	0 0%	1 13%
Don't know	2 67%	0 0%	0 0%	0 0%	2 25%
Not relevant	0 0%	0 0%	0 0%	0 0%	0 0%
Not stated	0 0%	1 50%	0 0%	2 100%	3 38%
Total	3 100%	2 100%	1 100%	2 100%	8 100%

Billing

	FR	IT	PL	UK	Total
Never	1 33%	0 0%	0 0%	0 0%	1 13%
Once a year	0 0%	1 50%	0 0%	0 0%	1 13%
Several times a year	0 0%	0 0%	0 0%	0 0%	0 0%
Once a month	0 0%	0 0%	0 0%	0 0%	0 0%
Once a week	0 0%	0 0%	0 0%	0 0%	0 0%
More than once a week	0 0%	0 0%	0 0%	0 0%	0 0%
Don't know	2 67%	0 0%	1 100%	0 0%	3 38%
Not relevant	0 0%	0 0%	0 0%	0 0%	0 0%
Not stated	0 0%	1 50%	0 0%	2 100%	3 38%
Total	3 100%	2 100%	1 100%	2 100%	8 100%



Compensation

	FR	IT	PL	UK	Total
Never	0 0%	0 0%	0 0%	0 0%	0 0%
Once a year	0 0%	0 0%	0 0%	0 0%	0 0%
Several times a year	0 0%	1 50%	0 0%	0 0%	1 13%
Once a month	1 33%	0 0%	0 0%	0 0%	1 13%
Once a week	0 0%	0 0%	0 0%	0 0%	0 0%
More than once a week	0 0%	1 50%	1 100%	0 0%	2 25%
Don't know	2 67%	0 0%	0 0%	0 0%	2 25%
Not relevant	0 0%	0 0%	0 0%	0 0%	0 0%
Not stated	0 0%	0 0%	0 0%	2 100%	2 25%
Total	3 100%	2 100%	1 100%	2 100%	8 100%

Misleading or aggressive commercial practices

	FR	IT	PL	UK	Total
Never	1 33%	0 0%	0 0%	0 0%	1 13%
Once a year	0 0%	1 50%	0 0%	0 0%	1 13%
Several times a year	0 0%	0 0%	1 100%	0 0%	1 13%
Once a month	0 0%	0 0%	0 0%	0 0%	0 0%
Once a week	0 0%	0 0%	0 0%	0 0%	0 0%
More than once a week	0 0%	0 0%	0 0%	0 0%	0 0%
Don't know	2 67%	0 0%	0 0%	0 0%	2 25%
Not relevant	0 0%	0 0%	0 0%	0 0%	0 0%
Not stated	0 0%	1 50%	0 0%	2 100%	3 38%
Total	3 100%	2 100%	1 100%	2 100%	8 100%

Contractual issues

	FR	IT	PL	UK	Total
Never	1 33%	0 0%	0 0%	0 0%	1 13%
Once a year	0 0%	1 50%	0 0%	0 0%	1 13%
Several times a year	0 0%	0 0%	0 0%	0 0%	0 0%
Once a month	0 0%	0 0%	0 0%	0 0%	0 0%
Once a week	0 0%	0 0%	0 0%	0 0%	0 0%
More than once a week	0 0%	0 0%	0 0%	0 0%	0 0%
Don't know	2 67%	0 0%	1 100%	0 0%	3 38%
Not relevant	0 0%	0 0%	0 0%	0 0%	0 0%
Not stated	0 0%	1 50%	0 0%	2 100%	3 38%
Total	3 100%	2 100%	1 100%	2 100%	8 100%

## Other

	FR	IT	PL	UK	Total
Never	0 0%	0 0%	0 0%	0 0%	0 0%
Once a year	0 0%	0 0%	0 0%	0 0%	0 0%
Several times a year	0 0%	0 0%	0 0%	0 0%	0 0%
Once a month	0 0%	0 0%	0 0%	0 0%	0 0%
Once a week	0 0%	1 50%	0 0%	0 0%	1 13%
More than once a week	1 33%	0 0%	0 0%	0 0%	1 13%
Don't know	2 67%	0 0%	0 0%	0 0%	2 25%
Not relevant	0 0%	0 0%	0 0%	0 0%	0 0%
Not stated	0 0%	1 50%	1 100%	2 100%	4 50%
Total	3 100%	2 100%	1 0%	2 100%	8 100%

Please estimate the financial detriment of consumers who complain to your organisation as a result of problems with train services (average amount per consumer).

	FR	IT	PL	UK	Total
Not more than €5	0 0%	0 0%	1 100%	0 0%	1 13%
More than €5 but no more than €20	0 0%	0 0%	0 0%	0 0%	0 0%
More than €20 but no more than €50	0 0%	1 50%	0 0%	0 0%	1 13%
More than €50 but no more than €100	0 0%	1 50%	0 0%	0 0%	1 13%
More than €100 but no more than €200	1 33%	0 0%	0 0%	0 0%	1 13%
More than €200 but no more than €500	0 0%	0 0%	0 0%	0 0%	0 0%
More than €500 but no more than €1000	1 33%	0 0%	0 0%	0 0%	1 13%
More than €1000	0 0%	0 0%	0 0%	0 0%	0 0%
Don't know	1 33%	0 0%	0 0%	2 100%	3 38%
Total	3 100%	2 100%	1 100%	2 100%	8 100%

**Large household appliances**

Consumer complaints regarding large household appliances

	FR	IT	PL	UK	Total
Completed module	3 100%	2 100%	0 0%	1 100%	6 100%
Total	3 100%	2 100%	0 0%	1 100%	6 100%

Based on the complaints your organisation received regarding large household appliances in the reference year, please estimate the frequency of complaints for each of the listed problem categories.

Quality

	FR	IT	PL	UK	Total
Never	0 0%	0 0%	0 0%	0 0%	0 0%
Once a year	0 0%	0 0%	0 0%	0 0%	0 0%
Several times a year	1 33%	0 0%	0 0%	0 0%	1 17%
Once a month	0 0%	0 0%	0 0%	0 0%	0 0%
Once a week	0 0%	2 100%	0 0%	0 0%	2 33%
More than once a week	0 0%	0 0%	0 0%	0 0%	0 0%
Don't know	2 67%	0 0%	0 0%	0 0%	2 33%
Not relevant	0 0%	0 0%	0 0%	0 0%	0 0%
Not stated	0 0%	0 0%	0 0%	1 100%	1 17%
Total	3 100%	2 100%	0 0%	1 100%	6 100%

Damage or injury

	FR	IT	PL	UK	Total
Never	1 33%	0 0%	0 0%	0 0%	1 17%
Once a year	0 0%	1 50%	0 0%	0 0%	1 17%
Several times a year	0 0%	1 50%	0 0%	0 0%	1 17%
Once a month	0 0%	0 0%	0 0%	0 0%	0 0%
Once a week	0 0%	0 0%	0 0%	0 0%	0 0%
More than once a week	0 0%	0 0%	0 0%	0 0%	0 0%
Don't know	2 67%	0 0%	0 0%	0 0%	2 33%
Not relevant	0 0%	0 0%	0 0%	0 0%	0 0%
Not stated	0 0%	0 0%	0 0%	1 100%	1 17%
Total	3 100%	2 100%	0 0%	1 100%	6 100%



Poor delivery service

	FR	IT	PL	UK	Total
Never	0 0%	0 0%	0 0%	0 0%	0 0%
Once a year	1 33%	0 0%	0 0%	0 0%	1 17%
Several times a year	0 0%	0 0%	0 0%	0 0%	0 0%
Once a month	0 0%	1 50%	0 0%	0 0%	1 17%
Once a week	0 0%	0 0%	0 0%	0 0%	0 0%
More than once a week	0 0%	1 50%	0 0%	0 0%	1 17%
Don't know	2 67%	0 0%	0 0%	0 0%	2 33%
Not relevant	0 0%	0 0%	0 0%	0 0%	0 0%
Not stated	0 0%	0 0%	0 0%	1 100%	1 17%
Total	3 100%	2 100%	0 0%	1 100%	6 100%

Customer service

	FR	IT	PL	UK	Total
Never	1 33%	0 0%	0 0%	0 0%	1 17%
Once a year	0 0%	0 0%	0 0%	0 0%	0 0%
Several times a year	0 0%	0 0%	0 0%	0 0%	0 0%
Once a month	0 0%	2 100%	0 0%	0 0%	2 33%
Once a week	0 0%	0 0%	0 0%	0 0%	0 0%
More than once a week	0 0%	0 0%	0 0%	0 0%	0 0%
Don't know	2 67%	0 0%	0 0%	0 0%	2 33%
Not relevant	0 0%	0 0%	0 0%	0 0%	0 0%
Not stated	0 0%	0 0%	0 0%	1 100%	1 17%
Total	3 100%	2 100%	0 0%	1 100%	6 100%

Pricing

	FR	IT	PL	UK	Total
Never	1 33%	0 0%	0 0%	0 0%	1 17%
Once a year	0 0%	1 50%	0 0%	0 0%	1 17%
Several times a year	0 0%	0 0%	0 0%	0 0%	0 0%
Once a month	0 0%	0 0%	0 0%	0 0%	0 0%
Once a week	0 0%	1 50%	0 0%	0 0%	1 17%
More than once a week	0 0%	0 0%	0 0%	0 0%	0 0%
Don't know	2 67%	0 0%	0 0%	0 0%	2 33%
Not relevant	0 0%	0 0%	0 0%	0 0%	0 0%
Not stated	0 0%	0 0%	0 0%	1 100%	1 17%
Total	3 100%	2 100%	0 0%	1 100%	6 100%

Billing and payments

	FR	IT	PL	UK	Total
Never	1 33%	0 0%	0 0%	0 0%	1 17%
Once a year	0 0%	0 0%	0 0%	0 0%	0 0%
Several times a year	0 0%	0 0%	0 0%	0 0%	0 0%
Once a month	0 0%	1 50%	0 0%	0 0%	1 17%
Once a week	0 0%	1 50%	0 0%	0 0%	1 17%
More than once a week	0 0%	0 0%	0 0%	0 0%	0 0%
Don't know	2 67%	0 0%	0 0%	0 0%	2 33%
Not relevant	0 0%	0 0%	0 0%	0 0%	0 0%
Not stated	0 0%	0 0%	0 0%	1 100%	1 17%
Total	3 100%	2 100%	0 0%	1 100%	6 100%

Guarantee/warranty

	FR	IT	PL	UK	Total
Never	1 33%	0 0%	0 0%	0 0%	1 17%
Once a year	1 33%	0 0%	0 0%	0 0%	1 17%
Several times a year	0 0%	0 0%	0 0%	0 0%	0 0%
Once a month	0 0%	1 50%	0 0%	0 0%	1 17%
Once a week	0 0%	0 0%	0 0%	0 0%	0 0%
More than once a week	0 0%	1 50%	0 0%	0 0%	1 17%
Don't know	2 67%	0 0%	0 0%	0 0%	2 33%
Not relevant	0 0%	0 0%	0 0%	0 0%	0 0%
Not stated	0 0%	0 0%	0 0%	1 100%	1 17%
Total	3 100%	2 100%	0 0%	1 100%	6 100%

Misleading or aggressive commercial practices

	FR	IT	PL	UK	Total
Never	1 33%	0 0%	0 0%	0 0%	1 17%
Once a year	0 0%	0 0%	0 0%	0 0%	0 0%
Several times a year	0 0%	1 50%	0 0%	0 0%	1 17%
Once a month	0 0%	0 0%	0 0%	0 0%	0 0%
Once a week	0 0%	1 50%	0 0%	0 0%	1 17%
More than once a week	0 0%	0 0%	0 0%	0 0%	0 0%
Don't know	2 67%	0 0%	0 0%	0 0%	2 33%
Not relevant	0 0%	0 0%	0 0%	0 0%	0 0%
Not stated	0 0%	0 0%	0 0%	1 100%	1 17%
Total	3 100%	2 100%	0 0%	1 100%	6 100%

Contractual issues

	FR	IT	PL	UK	Total
Never	1 33%	0 0%	0 0%	0 0%	1 17%
Once a year	0 0%	0 0%	0 0%	0 0%	0 0%
Several times a year	0 0%	0 0%	0 0%	0 0%	0 0%
Once a month	0 0%	1 50%	0 0%	0 0%	1 17%
Once a week	0 0%	1 50%	0 0%	0 0%	1 17%
More than once a week	0 0%	0 0%	0 0%	0 0%	0 0%
Don't know	2 67%	0 0%	0 0%	0 0%	2 33%
Not relevant	0 0%	0 0%	0 0%	0 0%	0 0%
Not stated	0 0%	0 0%	0 0%	1 100%	1 17%
Total	3 100%	2 100%	0 0%	1 100%	6 100%

Other

	FR	IT	PL	UK	Total
Never	1 33%	0 0%	0 0%	0 0%	1 17%
Once a year	0 0%	0 0%	0 0%	0 0%	0 0%
Several times a year	0 0%	0 0%	0 0%	0 0%	0 0%
Once a month	0 0%	0 0%	0 0%	0 0%	0 0%
Once a week	0 0%	0 0%	0 0%	0 0%	0 0%
More than once a week	0 0%	0 0%	0 0%	0 0%	0 0%
Don't know	2 67%	1 100%	0 0%	0 0%	3 50%
Not relevant	0 0%	0 0%	0 0%	0 0%	0 0%
Not stated	0 0%	0 0%	0 0%	1 100%	1 17%
Total	3 100%	1 100%	0 0%	1 100%	6 100%



Please estimate the financial detriment of consumers who complain to your organisation as a result of problems with large household appliances  
(average amount per consumer)

	FR	IT	PL	UK	Total
Not more than €5	0 0%	0 0%	0 0%	0 0%	0 0%
More than €5 but no more than €20	0 0%	0 0%	0 0%	0 0%	0 0%
More than €20 but no more than €50	0 0%	0 0%	0 0%	0 0%	0 0%
More than €50 but no more than €100	1 33%	0 0%	0 0%	0 0%	1 17%
More than €100 but no more than €200	0 0%	0 0%	0 0%	0 0%	0 0%
More than €200 but no more than €500	1 33%	2 100%	0 0%	0 0%	3 50%
More than €500 but no more than €1000	0 0%	0 0%	0 0%	0 0%	0 0%
More than €1000 but no more than €2500	0 0%	0 0%	0 0%	0 0%	0 0%
More than €2500	0 0%	0 0%	0 0%	0 0%	0 0%
Don't know	1 33%	0 0%	0 0%	1 100%	2 33%
Total	3 100%	2 100%	0 0%	1 100%	6 100%

**Electricity services**

Consumer complaints regarding electricity services

	FR	IT	PL	UK	Total
Completed module	4 100%	3 100%	1 100%	1 100%	9 100%
Total	4 100%	3 100%	1 100%	1 100%	9 100%

Based on the complaints your organisation received regarding electricity services in the reference year, please estimate the frequency of complaints for each of the listed problem categories.

Customer service

	FR	IT	PL	UK	Total
Never	0 0%	0 0%	0 0%	0 0%	0 0%
Once a year	0 0%	0 0%	0 0%	0 0%	0 0%
Several times a year	1 25%	0 0%	0 0%	0 0%	1 11%
Once a month	0 0%	0 0%	0 0%	0 0%	0 0%
Once a week	0 0%	1 33%	1 50%	0 0%	2 22%
More than once a week	1 25%	2 67%	0 0%	0 0%	3 33%
Don't know	2 50%	0 0%	0 0%	0 0%	2 22%
Not relevant	0 0%	0 0%	0 0%	0 0%	0 0%
Not stated	0 0%	0 0%	0 0%	1 100%	1 11%
Total	4 100%	3 100%	1 100%	1 100%	9 100%

Tariffs

	FR	IT	PL	UK	Total
Never	1 25%	0 0%	0 0%	0 0%	1 11%
Once a year	0 0%	0 0%	0 0%	0 0%	0 0%
Several times a year	0 0%	0 0%	0 0%	0 0%	0 0%
Once a month	0 0%	0 0%	0 0%	0 0%	0 0%
Once a week	0 0%	0 0%	1 100%	0 0%	1 11%
More than once a week	1 25%	3 100%	0 0%	0 0%	4 44%
Don't know	2 50%	0 0%	0 0%	0 0%	2 22%
Not relevant	0 0%	0 0%	0 0%	0 0%	0 0%
Not stated	0 0%	0 0%	0 0%	1 100%	1 11%
Total	4 100%	3 100%	1 100%	1 100%	9 100%

Billing and payments

	FR	IT	PL	UK	Total
Never	1 25%	0 0%	0 0%	0 0%	1 11%
Once a year	0 0%	0 0%	0 0%	0 0%	0 0%
Several times a year	0 0%	0 0%	0 0%	0 0%	0 0%
Once a month	0 0%	0 0%	0 0%	0 0%	0 0%
Once a week	0 0%	0 0%	1 100%	0 0%	1 11%
More than once a week	1 25%	3 100%	0 0%	0 0%	4 44%
Don't know	2 50%	0 0%	0 0%	0 0%	2 22%
Not relevant	0 0%	0 0%	0 0%	0 0%	0 0%
Not stated	0 0%	0 0%	0 0%	1 100%	1 11%
Total	4 100%	3 100%	1 100%	1 100%	9 100%

Misleading or aggressive commercial practices

	FR	IT	PL	UK	Total
Never	1 25%	0 0%	0 0%	0 0%	1 11%
Once a year	0 0%	0 0%	0 0%	0 0%	0 0%
Several times a year	0 0%	0 0%	0 0%	0 0%	0 0%
Once a month	0 0%	0 0%	0 0%	0 0%	0 0%
Once a week	0 0%	2 67%	1 50%	0 0%	3 33%
More than once a week	1 25%	1 33%	0 0%	0 0%	2 22%
Don't know	2 50%	0 0%	0 0%	0 0%	2 22%
Not relevant	0 0%	0 0%	0 0%	0 0%	0 0%
Not stated	0 0%	0 0%	0 0%	1 100%	1 11%
Total	4 100%	3 100%	1 100%	1 100%	9 100%

Contractual issues

	FR	IT	PL	UK	Total
Never	1 25%	0 0%	0 0%	0 0%	1 11%
Once a year	0 0%	0 0%	0 0%	0 0%	0 0%
Several times a year	1 25%	0 0%	0 0%	0 0%	1 11%
Once a month	0 0%	0 0%	0 0%	0 0%	0 0%
Once a week	0 0%	1 33%	1 50%	0 0%	2 22%
More than once a week	0 0%	2 67%	0 0%	0 0%	2 22%
Don't know	2 50%	0 0%	0 0%	0 0%	2 22%
Not relevant	0 0%	0 0%	0 0%	0 0%	0 0%
Not stated	0 0%	0 0%	0 0%	1 100%	1 11%
Total	4 100%	3 100%	1 100%	1 100%	9 100%

Switching supplier

	FR	IT	PL	UK	Total
Never	1 25%	0 0%	0 0%	0 0%	1 11%
Once a year	0 0%	0 0%	0 0%	0 0%	0 0%
Several times a year	1 25%	0 0%	0 0%	0 0%	1 11%
Once a month	0 0%	0 0%	0 0%	0 0%	0 0%
Once a week	0 0%	2 67%	1 50%	0 0%	3 33%
More than once a week	0 0%	1 33%	0 0%	0 0%	1 11%
Don't know	2 50%	0 0%	0 0%	0 0%	2 22%
Not relevant	0 0%	0 0%	0 0%	0 0%	0 0%
Not stated	0 0%	0 0%	0 0%	1 100%	1 11%
Total	4 100%	3 100%	1 100%	1 100%	9 100%



Other

	FR	IT	PL	UK	Total
Never	1 25%	0 0%	0 0%	0 0%	1 11%
Once a year	0 0%	0 0%	0 0%	0 0%	0 0%
Several times a year	0 0%	0 0%	0 0%	0 0%	0 0%
Once a month	0 0%	0 0%	0 0%	0 0%	0 0%
Once a week	0 0%	0 0%	1 50%	0 0%	1 11%
More than once a week	0 0%	0 0%	0 0%	0 0%	0 0%
Don't know	2 50%	1 33%	0 0%	0 0%	3 33%
Not relevant	1 25%	1 33%	0 0%	0 0%	2 22%
Not stated	0 0%	1 33%	0 0%	1 100%	2 22%
Total	4 100%	3 100%	1 100%	1 100%	9 100%

Please estimate the financial detriment of consumers who complain to your organisation as a result of problems with electricity services  
(average amount per consumer)

	FR	IT	PL	UK	Total
Not more than €5	0 0%	0 0%	0 0%	0 0%	0 0%
More than €5 but no more than €20	0 0%	0 0%	0 0%	0 0%	0 0%
More than €20 but no more than €50	0 0%	0 0%	0 0%	0 0%	0 0%
More than €50 but no more than €100	0 0%	0 0%	0 0%	0 0%	0 0%
More than €100 but no more than €200	1 25%	1 33%	0 0%	0 0%	2 22%
More than €200 but no more than €500	1 25%	2 67%	0 0%	0 0%	3 33%
More than €500 but no more than €1000	0 0%	0 0%	0 0%	0 0%	0 0%
More than €1000	0 0%	0 0%	0 0%	0 0%	0 0%
Don't know	2 50%	0 0%	1 100%	1 100%	4 44%
Total	4 100%	3 100%	1 100%	1 100%	9 100%

**Loans, credit and credit cards**

Consumer complaints regarding loans, credit and credit cards

	FR	IT	PL	UK	Total
Completed module	3 100%	3 100%	3 100%	1 100%	10 100%
Total	3 100%	3 100%	3 100%	1 100%	10 100%

Based on the complaints your organisation received regarding loans, credit and credit cards in the reference year, please estimate the frequency of complaints for each of the listed problem categories.

Provision of loan/credit card

	FR	IT	PL	UK	Total
Never	0 0%	0 0%	0 0%	0 0%	0 0%
Once a year	0 0%	0 0%	0 0%	0 0%	0 0%
Several times a year	0 0%	0 0%	1 33%	0 0%	1 10%
Once a month	0 0%	1 33%	0 0%	0 0%	1 10%
Once a week	0 0%	0 0%	0 0%	0 0%	0 0%
More than once a week	0 0%	1 33%	0 0%	0 0%	1 10%
Don't know	2 67%	0 0%	0 0%	0 0%	2 20%
Not relevant	0 0%	0 0%	0 0%	0 0%	0 0%
Not stated	1 33%	1 33%	2 67%	1 100%	5 50%
Total	3 100%	3 100%	3 100%	1 100%	10 100%

Customer service

	FR	IT	PL	UK	Total
Never	0 0%	0 0%	0 0%	0 0%	0 0%
Once a year	0 0%	0 0%	0 0%	0 0%	0 0%
Several times a year	0 0%	0 0%	0 0%	0 0%	0 0%
Once a month	0 0%	0 0%	1 33%	0 0%	1 10%
Once a week	0 0%	1 33%	0 0%	0 0%	1 10%
More than once a week	0 0%	1 33%	0 0%	0 0%	1 10%
Don't know	2 67%	0 0%	0 0%	0 0%	2 20%
Not relevant	0 0%	0 0%	0 0%	0 0%	0 0%
Not stated	1 33%	1 33%	2 67%	1 100%	5 50%
Total	3 100%	3 100%	3 100%	1 100%	10 100%

Pricing

	FR	IT	PL	UK	Total
Never	0 0%	0 0%	0 0%	0 0%	0 0%
Once a year	0 0%	0 0%	0 0%	0 0%	0 0%
Several times a year	0 0%	0 0%	0 0%	0 0%	0 0%
Once a month	0 0%	0 0%	0 0%	0 0%	0 0%
Once a week	0 0%	1 33%	0 0%	0 0%	1 10%
More than once a week	0 0%	1 33%	1 33%	0 0%	2 20%
Don't know	2 67%	0 0%	0 0%	0 0%	2 20%
Not relevant	0 0%	0 0%	0 0%	0 0%	0 0%
Not stated	1 33%	1 33%	2 67%	1 100%	5 50%
Total	3 100%	3 100%	3 100%	1 100%	10 100%

Payments

	FR	IT	PL	UK	Total
Never	0 0%	0 0%	0 0%	0 0%	0 0%
Once a year	0 0%	0 0%	0 0%	0 0%	0 0%
Several times a year	0 0%	0 0%	0 0%	0 0%	0 0%
Once a month	0 0%	1 33%	0 0%	0 0%	1 10%
Once a week	0 0%	0 0%	0 0%	0 0%	0 0%
More than once a week	0 0%	1 33%	1 33%	0 0%	2 20%
Don't know	2 67%	0 0%	0 0%	0 0%	2 20%
Not relevant	0 0%	0 0%	0 0%	0 0%	0 0%
Not stated	1 33%	1 33%	2 67%	1 100%	5 50%
Total	3 100%	3 100%	3 100%	1 100%	10 100%

Misleading or aggressive commercial practices

	FR	IT	PL	UK	Total
Never	0 0%	0 0%	0 0%	0 0%	0 0%
Once a year	0 0%	0 0%	0 0%	0 0%	0 0%
Several times a year	0 0%	0 0%	0 0%	0 0%	0 0%
Once a month	0 0%	1 33%	0 0%	0 0%	1 10%
Once a week	0 0%	0 0%	0 0%	0 0%	0 0%
More than once a week	0 0%	1 33%	1 33%	0 0%	2 20%
Don't know	2 67%	0 0%	0 0%	0 0%	2 20%
Not relevant	0 0%	0 0%	0 0%	0 0%	0 0%
Not stated	1 33%	1 33%	2 67%	1 100%	5 50%
Total	3 100%	3 100%	3 100%	1 100%	10 100%



Contractual issues

	FR	IT	PL	UK	Total
Never	0 0%	0 0%	0 0%	0 0%	0 0%
Once a year	0 0%	0 0%	0 0%	0 0%	0 0%
Several times a year	0 0%	0 0%	0 0%	0 0%	0 0%
Once a month	0 0%	1 33%	0 0%	0 0%	1 10%
Once a week	0 0%	0 0%	0 0%	0 0%	0 0%
More than once a week	0 0%	1 33%	1 33%	0 0%	2 20%
Don't know	2 67%	0 0%	0 0%	0 0%	2 20%
Not relevant	0 0%	0 0%	0 0%	0 0%	0 0%
Not stated	1 33%	1 33%	2 67%	1 100%	5 50%
Total	3 100%	3 100%	3 100%	1 100%	10 100%

Fraud

	FR	IT	PL	UK	Total
Never	0 0%	0 0%	0 0%	0 0%	0 0%
Once a year	0 0%	0 0%	0 0%	0 0%	0 0%
Several times a year	0 0%	1 33%	0 0%	0 0%	1 10%
Once a month	0 0%	0 0%	0 0%	0 0%	0 0%
Once a week	0 0%	0 0%	0 0%	0 0%	0 0%
More than once a week	0 0%	1 33%	1 33%	0 0%	2 20%
Don't know	2 67%	0 0%	0 0%	0 0%	2 20%
Not relevant	0 0%	0 0%	0 0%	0 0%	0 0%
Not stated	1 33%	1 33%	2 67%	1 100%	5 50%
Total	3 100%	3 100%	3 100%	1 100%	10 100%

Other

	FR	IT	PL	UK	Total
Never	0 0%	0 0%	0 0%	0 0%	0 0%
Once a year	0 0%	0 0%	0 0%	0 0%	0 0%
Several times a year	0 0%	0 0%	0 0%	0 0%	0 0%
Once a month	0 0%	0 0%	0 0%	0 0%	0 0%
Once a week	0 0%	0 0%	0 0%	0 0%	0 0%
More than once a week	0 0%	0 0%	1 33%	0 0%	1 10%
Don't know	2 67%	1 33%	0 0%	0 0%	3 30%
Not relevant	0 0%	0 0%	1 33%	0 0%	1 10%
Not stated	1 33%	1 33%	2 67%	1 100%	5 50%
Total	3 100%	3 100%	3 100%	1 100%	10 100%

Please estimate the financial detriment of consumers who complain to your organisation as a result of problems with loans, credit and credit cards  
(average amount per consumer)

	FR	IT	PL	UK	Total
More than €20 but no more than €50	0 0%	0 0%	0 0%	0 0%	0 0%
More than €50 but no more than €100	0 0%	0 0%	0 0%	0 0%	0 0%
More than €100 but no more than €200	0 0%	0 0%	0 0%	0 0%	0 0%
More than €200 but no more than €500	0 0%	0 0%	0 0%	0 0%	0 0%
More than €500 but no more than €1000	0 0%	1 33%	0 0%	0 0%	1 10%
More than €1000 but no more than €2500	1 33%	1 33%	1 33%	0 0%	3 30%
More than €2500 but no more than €5000	0 0%	0 0%	0 0%	0 0%	0 0%
More than €5000 but no more than €10000	0 0%	0 0%	0 0%	0 0%	0 0%
More than €10000	0 0%	0 0%	0 0%	0 0%	0 0%
Don't know	2 67%	1 33%	2 67%	1 100%	6 60%
Total	3 100%	3 100%	3 100%	1 100%	10 100%

## Annex XIII. Implementation of pilot survey

### *Universe and sample frame*

Online surveys in Europe work with non-probability samples.<sup>1</sup> For the online surveys, respondents are normally recruited from a network of online panels available in the surveyed countries. The online panels are composed of pre-recruited respondents and are used for conducting a variety of research studies.

The size of the online panels can generally be considered as an indication of the maturity of online research in a given country. Therefore, in countries characterised by a significant amount of online research, the panels tend to be larger. The size of panels (more than 350,000 panellists) helps control the structure of the obtained sample, allows for efficient panel management and avoids the over-use of panellists.<sup>2</sup>

Irrespective of their size, panels are built in such a way that they ensure that all key demographic groups (e.g. gender, age, region, household size, occupation) are represented. Nevertheless, all online panels have an inherent drawback: they are non-probability samples and are based on a self-selection of respondents and, due to the medium, older and less well-educated people, tend to be under-represented in some countries. However, in the samples conducted for the two countries in this consumer survey, the distribution of gender, age and region are reasonably close to the official national figures.<sup>3</sup>

### *Structure of the sample, across countries*

A target sample size of approximately 1000 respondents was set for each country. Socio-demographic quotas were set to ensure that the key socio-demographic groups are represented according to general population figures. The table below provides an overview of the structure of the samples achieved in the UK and France.

<sup>1</sup> These samples are composed of volunteers who have registered with sample providers. Sample providers collect respondents by different means – advertisements, banners, self-registration. This also implies that the selection of respondents is not controlled by researchers, but by self-selection of respondents.

<sup>2</sup> The sizes of online panels in the countries under analysis in the pilot survey are as follows: 295 000 panellists in France and 403 000 panellists in the UK, in Lightspeed panels

<sup>3</sup> Based on Eurostat population data. Annex II Table 1.

**Table 1: Overview of the structure of the sample by country**

Sample structure	UK	FR
Sample size	1000	1000
Gender : male	488 (49%)	476 (48%)
Gender: female	512 (51%)	524 (52%)
Age: 18-24	158 (16%)	112 (11%)
Age: 25-39	242 (24%)	247 (25%)
Age: 40-54	257 (26%)	265 (27%)
Age: 55 or more	343 (34%)	376 (38%)
Assigned to the short screener	332 (33%)	337 (34%)
Assigned to the medium screener	333 (33%)	336 (34%)
Assigned to the long screener	334 (33%)	327 (33%)
Completed the market module for mobile telephone services	177 (18%)	174 (18%)
Completed the market module for loans, credit and credit cards	79 (8%)	119 (12%)
Completed the market module for large household appliances	78 (8%)	72 (7%)
Completed the market module for clothing, footwear and bags	148 (15%)	92 (9%)

Source: Pilot survey.

#### *Scripting, interface testing and translations*

An important element of survey design is the translation of the questionnaire into all required languages. The objective was to ensure perfect correspondence between the master questionnaire and the final translated one. In short, the quality controls covered the following elements:

- The questionnaire was programmed in software which is platform-independent and is compatible with all browsers;
- All questionnaires were scripted centrally in order to prevent any possible bias, and to ensure consistency in the survey formatting between the countries, within the countries and within the question types. This means that the same logic was applied to the English and French questionnaires in the scripting process. In practice, the scripting was done and the Master link was produced for the English version first. Then as the logic and the structure of the questionnaire were already programmed, creating the French link only consisted in including the text in French.

The questionnaire was thoroughly tested, first by TNS opinion and then by Civic Consulting, until the complex routing was programmed correctly. The test links were then sent to the European Commission for a final review. All feedback from the review was implemented before the field launch, and the links in French were updated following the European Commission's approval of the version in English. A visual check of the programme was carried out before the start of fieldwork. 'Dummy data' was then generated in order to fully test the programming of the questionnaire (number of responses allowed, filters etc.).

#### *Fieldwork implementation*

The fieldwork was conducted between November 26 and December 3, 2015.

Panel respondents were invited to participate in the study via a letter of invitation. This letter was sent by email. The introductory letter contained in the email did not reveal the survey topic, which could have introduced a bias in the results. For example, people with a particular interest in the topic could be considered as more

willing to participate than those who are not particularly concerned by it. Every email sent permitted access to the dedicated URL address only once. The URL addresses led respondents directly to the specific study and questionnaire where they could complete the survey.

The participants within the defined survey target group were invited to participate in the online survey at random from the list of panellists. Survey invitation emails were sent out at the beginning of fieldwork, with further emails sent out during the course of the fieldwork period. Respondents who did not respond to these emails were re-invited by email. A maximum delay of 2 days was allowed for the interviewees to respond to the study and reminder letters were sent on this initial deadline.

The survey was soft-launched<sup>4</sup> in each country and once sufficient numbers of respondents were reached the fieldwork was halted until all quality checks and verifications were completed. The main objective of the quality checks was to verify that the script ensured correct data capture and correct implementation of all questionnaire routings.

The achieved sample reflects general population figures and was selected by quotas related to national proportions for age, gender and region. The data was weighted after fieldwork using the most up-to-date national data for the 18 and over general population in the four assessed countries, as detailed in the sub-section on weighting below.

#### *Data processing and cleaning*

Once fieldwork was finished and satisfactory response rates were achieved, for each country a data file was generated following a specific data map produced by TNS opinion. This procedure allows one to check whether all data files follow the same structure and whether data are consistent. During this process, the data files were corrected for inconsistencies, miscoding or missing values.

Although it is a common practice to remove respondents from the sample because they are identified as 'streamliners'<sup>5</sup>, this was not the case for this survey. In order to detect streamlining, all questions were checked for continuous use of one particular number as a response. If this happened more than five times, the interviews were carefully checked and if necessary the interviews were excluded. The data files underwent this quality procedure, but there were no evidence of 'streamlining'.

Another cause of errors in web-based interviews is so-called 'speeding'. These are respondents who finish the questionnaire in much less time than an average respondent. To identify speeders, the ones that took the least time to complete the questionnaire were compared to the average length of time required to complete it. A respondent who finished the questionnaire in less than 30% of the average time required was considered a speeder and excluded from the database.

<sup>4</sup> The "Soft Launch" is typically one of the control procedures in place to ensure there are no problematic issues. It means that data is collected from a small portion of the sample before inviting all survey participants. This will vary depending on how large the panel list is, but, typically, somewhere between 50 and 100 is sufficient. For this specific wave, the sample collected was 200 completed interviews per country.

<sup>5</sup> 'Streamliners' or 'straightliners' are respondents who tick the same answer systematically, typically on grid questions.

### *Weighting*

To produce tables and other outputs based on the data set, the data was weighted according to target figures age, gender and region country. We applied raking weighting, which uses an iterative procedure to achieve an even distribution of results across the entire dataset while balancing the above mentioned interlock of gender and age to pre-determined totals. It weights the specified characteristics simultaneously and disturbs each variable as little as possible. The results presented below in the overview of the results are based on weighted data.



## Annex XIV. Implementation of main consumer surveys

### 1. Universe and sample frame

#### *Online survey*

Information concerning online panels is provided in Annex XIII where the methodology for the pilot consumer survey is described. This methodology applies to the main online consumer survey as well.

#### *Omnibus face-to-face survey*

The Omnibus package<sup>1</sup> was used to conduct the face-to-face interviews in each of the four surveyed countries.<sup>2</sup> Due to the significant legal variations across EU countries, a common sampling method for face-to-face samples is not available.<sup>3</sup> However, all countries use a stratified multi-stage, random probability sampling method for their face-to-face omnibus. In practice, addresses are chosen systematically using standard random route procedures, beginning with an initial address selected at random, followed by a random walk of interviewers. To illustrate the random walk method, interviewers are instructed to begin the interview process at some geographic point in e.g. a village, and follow a specified path of travel to select the households to interview. This path may entail selecting every N-th household or screening each one along the path of travel to determine the presence of a special target population, if this is required by the survey.

### 2. Structure of the sample

A target sample size of approximately 2000 respondents was set for each country in each of the online and face-to-face modes. These sample sizes were chosen with the aim of identifying a sufficient number of respondents who had experienced problems in the markets covered.<sup>4</sup> The same sample size for each mode was used to ensure comparability of results across the modes.

The sample for the face-to-face survey was selected on the basis of a random probability design. As part of the Omnibus standard practice in each of the countries, soft quotas (or targets) were put in place to monitor the natural fall out of interviews in the sample.

<sup>1</sup> An omnibus survey is a method of quantitative marketing research where data on a wide variety of subjects is collected during the same interview. Usually, multiple research clients provide proprietary content for the survey, while sharing the common demographic data collected from each respondent. Multiple clients also share the set-up costs for the omnibus survey, which therefore makes it a more cost-efficient face-to-face methodology compared to an ad-hoc face-to-face survey.

<sup>2</sup> In all countries the consumer detriment questionnaire was asked as the first topic. Information on the other issues/products surveyed in the package cannot be disclosed for confidentiality reasons.

<sup>3</sup> Each country has a different regional organisation of the sovereign territory and in the framework of an Omnibus survey, each institute draws samples in their own country therefore the sample frame is not drawn centrally. Nonetheless the procedure described in this section ensures that the sample frames produced follow the same protocols.

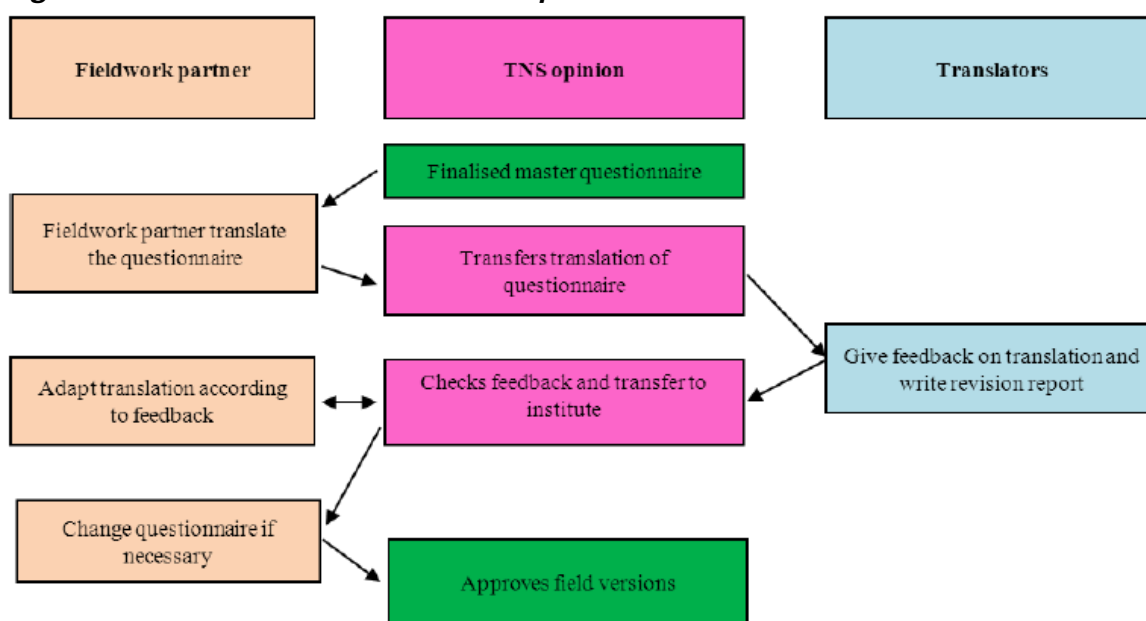
<sup>4</sup> Please refer to the operational guidance document Section 2.3 for a more detailed discussion on required sample size.

The online sample was a quota-type sample and quotas were not interlocked. TNS opinion has defined these quotas for age, gender and region using the most up to date national data available at the time of the survey set-up for the 18+ general population in the four assessed countries.<sup>5</sup> The quotas used are detailed below in Section 6.

### 3. Scripting, interface testing and translations

A key step prior to launching the survey was the translation of the questionnaires into all required languages. The objective was to ensure perfect correspondence between the master questionnaire in English and the final translated versions. As with the pilot survey, an efficient translation process was put in place, which guarantees homogeneity and perfect correspondence between the master questionnaires and the translated versions. The figure below summarises the TNS Opinion translation process.

**Figure 1: Questionnaire translation process**



Source: TNS Opinion.

To efficiently manage the complex process of translating and controlling translations for international opinion research, TNS has developed a unique platform, TNSQuest. The translation into all the relevant languages and all the information required for the production of questionnaires are implemented and stored in the same template. This tool is used to:

- Facilitate the translation and checking of questionnaires, as the central architecture of the database enables the coordination centre to check the questionnaires centrally;
- Enable the use of the same translation throughout the questionnaire for identical questions. Barometric questions (also known as 'trend questions') are automatically retrieved from the database and integrated in the questionnaire to be used in subsequent waves.

<sup>5</sup> Source: Eurostat population data 2011.

Further quality controls, related to scripting and interface testing, were also implemented. TNS opinion was in charge of sending a unique set of instructions to set up the questionnaires in the online and face-to-face environment.

As with the pilot survey, in the online environment the questionnaire was programmed in software which is platform-independent and is compatible with all browsers. All questionnaires were scripted centrally, in order to prevent any possible bias, to ensure both consistency in the survey formatting and reliability between the countries, within the countries and within the question types.

In the face-to-face mode, the questionnaire was programmed by each of the country-specific market research institutes based in the surveyed countries. Each script was tested thoroughly by TNS Opinion prior to the fieldwork launch. All face-to-face research institutes used tablets and the script was loaded automatically to all devices at the time that the briefing for the interviewers took place. The questionnaire was then tested to ensure that all the routing was correct.

The online test links were sent to Civic Consulting and the European Commission for review. All the feedback from the review was taken into account and the changes were implemented before the field launch. Finally, as an additional internal procedure, 'dummy data' was then generated in order to fully test the programming of the questionnaire (number of responses allowed, filters etc.).

#### 4. Fieldwork implementation

##### *Online survey*

The fieldwork for the online mode was conducted between 2 and 17 March 2016.

Details on the implementation of the pilot online are provided in Annex XIII and apply to the main online consumer survey as well.<sup>6</sup>

##### *Omnibus face-to-face survey*

The fieldwork for the face-to-face mode was conducted between February 15 and March 15 2016.

Prior to the survey launch, a central briefing for all interviewers was organised in which the main objectives and the context of the survey were presented. Interviewers were given standard guidelines and introduced to the questionnaire. Interviewers were also asked to closely familiarise themselves with the content of the questionnaire to ensure a natural flow during the interviews.

Particular attention was paid to the screener questions as well as the treatment of all numerical questions. Specifically, the context and objectives of the screener questions were explained in detail. In particular, interviewers were instructed to give sufficient time to the respondents to reflect on the questions. This is very important to ensure comparability across the online and face-to-face modes because online respondents did not have the element of social pressure to answer questions to an interviewer but could take the time to read, understand and reflect on the question prior to giving an answer. The instructions to interviewers were put in place to ensure the same

<sup>6</sup> The average length of an interview where only the screener was answered was 2:50 minutes in the UK, 2:55 minutes in FR, 3:06 minutes in IT, and 3:18 minutes in PL. The average length of an interview where both the screener and a market module were answered was 10:50 minutes in the UK, 11:45 minutes in FR, 12:20 minutes in IT, and 12:30 in PL.

principles are reflected in the face-to-face mode and to avoid a situation in which respondents provide rushed responses.

Second, for all numerical questions, interviewers were given instructions to encourage interviewees to give a value or an estimate. For M3 in particular on the amount paid for the good or service, they were informed about the market-specific price thresholds (i.e. see pilot results for M3 in Section 4.8.3 of the main report for an overview of the market-specific thresholds developed): they were instructed to verify the values given by respondents should they exceed the set limits, but to accept the responses if the respondents confirmed the values.

All Omnibus surveys comprise a variety of topics and it is common practice that the survey topics are not revealed to respondents in advance, as this would bias the results and have an impact on the response rates for the same reasons as for the online mode. Once the contact with the respondents was established and their willingness to participate was confirmed, the interview was conducted using tablets available to interviewers in all of the countries covered by the face to face methodology. This CAPI (Computer Assisted Personal Interviewing) approach simplifies data collection and guarantees that filters are automatically respected.

Intermediary data files were produced after a sufficient number of interviews were achieved and checked. This final confirmation step during the fieldwork yielded positive results and all scripts ran smoothly.

## 5. Quality control - Post implementation evaluations, data processing and cleaning

Once the fieldwork was completed and satisfactory response rates were achieved, a data file was generated for each country following a specific data map produced by TNS opinion. This procedure allowed the team to check whether all data files follow the same structure and whether data are consistent. During this process, TNS opinion checked and corrected the data files for inconsistencies, miscoding or missing values, as detailed below.

### *Online survey*

As indicated concerning the pilot survey, it is common practice to remove respondents from online samples because they are identified as 'streamliners'.<sup>7</sup> The online data files underwent this standard quality procedure, but there was no evidence of 'streamlining' and no case was identified.

Another cause of errors in web-based interviews is so-called speeding.<sup>8</sup> A respondent who finished the questionnaire in less than 30% of the average time of completion in the sample is identified as a speeder. Speeders can only be identified at the country-level, as the average time needed to complete a questionnaire depends on the language and the cultural context, which means that the definition of speeders is country-specific. This check was implemented in the online dataset and respondents who were identified as speeders were excluded.

<sup>7</sup> 'Streamliners' or 'straightliners' are respondents who tick the same answer systematically, typically on grid questions.

<sup>8</sup> 'Speeders' are respondents who complete the questionnaire in much less time than the average time of completion in the sample.

### *Omnibus face-to-face survey*

In Omnibus face-to-face surveys it is common practice to check the datasets for partially similar interviews.<sup>9</sup> This check was implemented and no such cases were identified in the face-to-face dataset.

Other standard checks to ensure the validity of the data relate to the contact procedures and the performance of the interviewers. This is done by checking the interviewer's performance against a number of indicators, such as the response rate they achieve, the protocols they follow to select the respondents, as well as the quality of the interviews they collect. Each research institute in the assessed countries was responsible for implementation of these quality procedures and no issues were reported following fieldwork.

## 6. Weighting

To produce tables and other outputs based on the dataset, the data was weighted at the country level according to target figures in age, gender and region within the country<sup>10</sup>. As with the pilot survey, we applied rim weighting, which uses an iterative procedure to achieve an even distribution of results across the entire dataset while balancing the above mentioned interlock of gender and age to pre-determined totals.<sup>11</sup> This procedure weights the specified characteristics simultaneously and disturbs each variable as little as possible. The results presented in the main report are based on weighted data.

We have conducted the weighting procedure in the following way:

- We have applied the exact same procedure in all countries, consistently across modes;
- We have used data supplied centrally by our statistical team and the figures reflect the Eurostat population figures of 2011;
- We have used age, gender and region to weight the data in both the face-to-face and online modes.

### *Online survey*

In the online mode the sample was very close to the ideal population distribution and weights are therefore close to one.<sup>12</sup> The following table shows the targeted, achieved and weighted proportions for each country in the online mode.

<sup>9</sup> The content of each interview is compared to all other interviews and interviews that have a similarity higher than 85% and above are identified. The standard practice is that these interviews undergo checks and if similarities are not explained, these interviews are removed from the final dataset.

<sup>10</sup> Source: Eurostat population data 2011. The quotas for regions were set on second-level NUTS in France, Italy and Poland, and on first-level NUTS in the UK due to the large number of second-level NUTS for this country.

<sup>11</sup> Rim weighting is designed to attempt to weight all of the characteristics at the same time. The accuracy of the weighting will depend on how well the sample matches the target population. If the sample is a good match, which was the case in this study, then it is likely that the weight component will generate acceptable weights. As the rim weighting process runs, it tries to distort each variable as little as possible while still trying to attain all of the desired proportions among the characteristics.

<sup>12</sup> In the data file, the variable called weight0 contains the final weights per country.

**Table 1: Targeted, achieved and weighted gender and age proportions by country in the online mode**

	UK			France			Italy			Poland		
	Target	Achieved	Weighted	Target	Achieved	Weighted	Target	Achieved	Weighted	Target	Achieved	Weighted
<b>Total</b>	2000	2019	2000	2013	2013	2019	2000	2013	2013	2000	2006	2006
<b>Male</b>	976	985	985	960	960	958	955	959	960	951	954	953
	49%	49%	48%	48%	48%	49%	48%	48%	48%	48%	48%	48%
<b>Female</b>	1024	1034	1034	1053	1053	1055	1045	1054	1053	1049	1052	1053
	51%	51%	51%	52%	52%	52%	52%	52%	52%	52%	52%	53%
<b>18-24</b>	316	317	319	224	224	225	172	170	173	281	329	283
	16%	16%	16%	11%	11%	11%	9%	8%	9%	14%	16%	14%
<b>25-39</b>	483	488	489	495	493	497	470	475	473	541	568	542
	24%	24%	24%	25%	24%	25%	24%	24%	24%	27%	28%	27%
<b>40-54</b>	513	521	519	529	538	533	555	566	558	441	504	441
	26%	26%	26%	26%	27%	27%	28%	28%	28%	22%	25%	22%
<b>55-64</b>	283	288	285	320	326	322	302	303	304	330	382	331
	14%	14%	14%	16%	16%	16%	15%	15%	15%	17%	19%	17%
<b>65+</b>	405	405	408	431	432	435	501	499	505	408	223	409
	20%	20%	20%	22%	21%	22%	25%	25%	25%	20%	11%	20%

Source: Online consumer survey; Eurostat population data 2011.

### *Omnibus face-to-face survey*

In the face-to-face mode the samples vary more than in the online survey, which was expected due to the difference in methodology. Because we have a random sample and not a quota sample, the achieved sample slightly deviates from the population figures, however not significantly as weighting coefficients are within the acceptable limits.<sup>13</sup>

The following table shows the targeted, achieved and weighted proportions for each country in the face-to-face mode.

<sup>13</sup> In the data file, the variable Weight contains the final weights.

**Table 2: Targeted, achieved and weighted gender and age proportions by country in the face-to-face mode**

	UK			France			Italy			Poland		
	Target	Achieved	Weighted	Target	Achieved	Weighted	Target	Achieved	Weighted	Target	Achieved	Weighted
<b>Total</b>	2000	1996	1996	2000	2059	2059	2000	2000	2000	2000	1987	1987
<b>Male</b>	976	970	974	960	976	980	955	964	954	951	949	944
	49%	49%	49%	48%	47%	48%	48%	48%	48%	48%	48%	48%
<b>Female</b>	1024	1026	1022	1040	1083	1079	1045	1036	1046	1049	1038	1043
	51%	51%	51%	52%	53%	52%	52%	52%	52%	52%	52%	53%
<b>18-24</b>	316	234	315	224	174	231	172	171	172	281	236	280
	16%	12%	16%	11%	8%	11%	9%	9%	9%	14%	12%	14%
<b>25-39</b>	483	483	483	495	528	509	470	464	470	541	590	536
	24%	24%	24%	25%	26%	25%	24%	23%	24%	27%	30%	27%
<b>40-54</b>	513	475	513	529	532	546	555	553	554	441	455	437
	26%	24%	26%	26%	26%	27%	28%	28%	28%	22%	23%	22%
<b>55-64</b>	283	274	281	320	333	329	302	306	302	330	404	328
	14%	14%	14%	16%	16%	16%	15%	15%	15%	17%	20%	17%
<b>65+</b>	405	530	403	431	492	445	501	506	502	408	302	405
	20%	27%	20%	22%	24%	22%	25%	25%	25%	20%	15%	20%

Source: Face-to-face consumer survey; Eurostat population data 2011.



## Annex XV. Magnitude of financial detriment by market

### Mobile telephone services

As indicated in the overview tables for pre- and post-redress financial detriment in Section 6 of the main report, respondents in the face-to-face survey spent EUR 29.9 per month on average on the mobile telephone service they experienced a problem with (respectively EUR 27.5 per month for respondents in the online survey). As a result of the problem, face-to-face respondents incurred pre-redress financial detriment of EUR 56.4 (respectively EUR 64.8 for online respondents) and post-redress financial detriment of EUR 48.6 (respectively EUR 55.8 for online respondents).

The table below presents the share of respondents in the face-to-face and online surveys who reported non-zero values for each of the specific types of costs and losses and for redress, as well as the average amounts they incurred or received in relation to these items.

**Table 1: Average costs and losses by category and average monetary redress for problems with mobile telephone services (in Euro)**

Type	Category	Share of respondents who incurred this cost/ received redress		Average among respondents who incurred this cost/ received redress	
		FTF	Online	FTF	Online
<b>Costs and losses</b>	Loss of service	43%	47%	53.9	47.9
	Extra charges	24%	35%	63.3	56.0
	Costs of replacement at the consumer's expense	18%	22%	52.2	51.6
	Costs related to court proceedings	1%	5%	14.3*	85.5
	Other extra costs	18%	25%	31.4	27.8
<b>Redress</b>	Reimbursement or compensation	13%	19%	53.4	50.1
	Repairs or replacement by provider	14%	14%	n.a.	n.a.

Source: Based on consumer survey, face-to-face and online modes. Figures where the base size was less than 50 respondents have to be interpreted with care, and are indicated with an asterisk (\*).

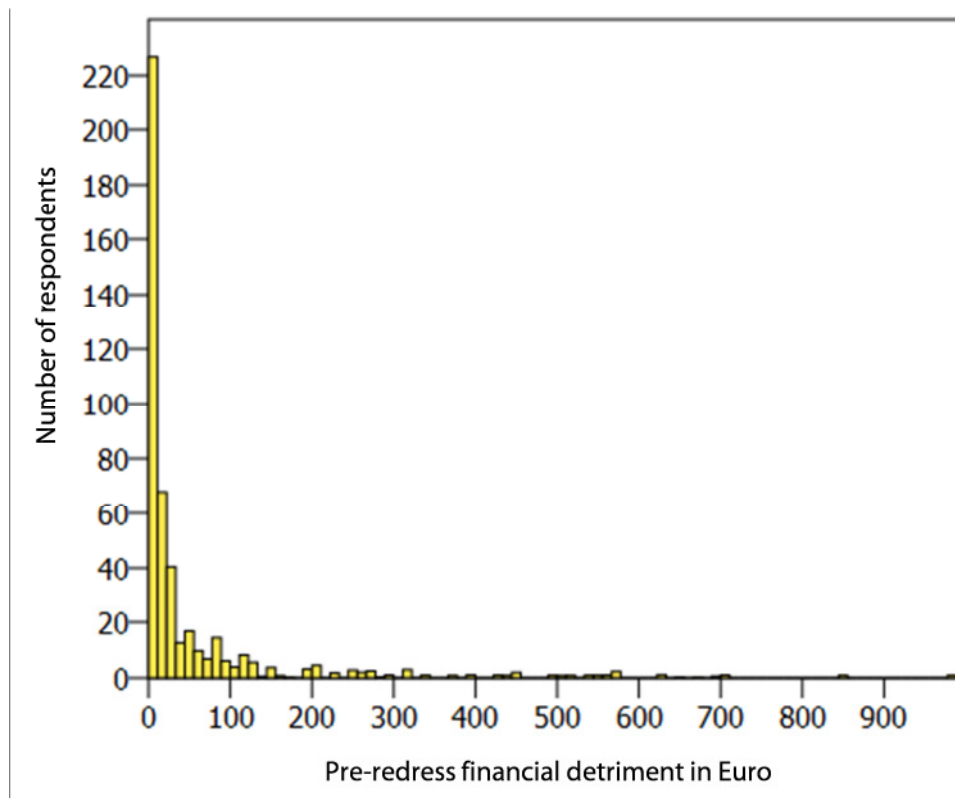
As indicated in the table above, when taking into account only problems with mobile telephone services in which actual costs were reported, costs related to loss of the subscription service are most frequent, with 43% of face-to-face respondents and 47% of online respondents who experienced a problem with mobile telephone services reporting such costs. Extra charges<sup>1</sup> were reported as the second most frequent and the most costly cost category in both modes.

<sup>1</sup> In this instance and in the following, 'extra charges' refer to 'overcharges, extra charges or hidden fees' incurred by the respondent.

13% of the face-to-face respondents and 19% of the online respondents reported they received reimbursement or compensation for the problem they experienced, of an average value of EUR 53.4 in the face-to-face survey and EUR 50.1 in the online survey. In response to the problem, 14% of the respondents had their mobile telephone service fixed or repaired by the provider or were provided with a new tariff or contract in both modes.

The figures in the following pages show the distribution of pre-redress financial detriment and post-redress financial detriment incurred by respondents to the face-to-face consumer survey who experienced a problem with mobile telephone services.

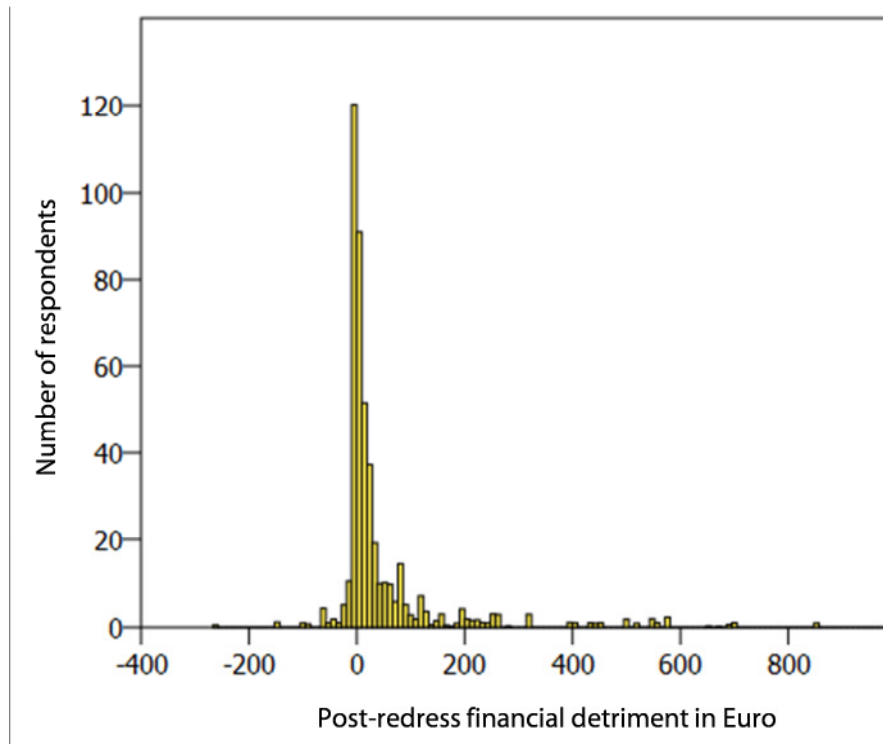
**Figure 1: Pre-redress financial detriment incurred by respondents who experienced a problem with mobile telephone services, face-to-face survey**



Source: Based on consumer survey (N=466), face-to-face mode. Please also note that the first bar includes zero values as well as values close to zero. In this market, 114 respondents incurred pre-redress financial detriment of EUR 0.

Face-to-face respondents who experienced a problem with mobile telephone services incurred pre-redress financial detriment ranging from EUR 0 to EUR 985. While 24% of the respondents did not incur any pre-redress financial detriment, 71% experienced pre-redress detriment of more than EUR 0 up to EUR 285, and the remaining 5% experienced pre-redress financial detriment above EUR 285.

**Figure 2: Post-redress financial detriment incurred by respondents who experienced a problem with mobile telephone services, face-to-face survey**



Source: Based on consumer survey (N=461), face-to-face mode. Please also note that the first positive bar includes zero values as well as values close to zero. In this market, 114 respondents incurred post-redress financial detriment of EUR 0.

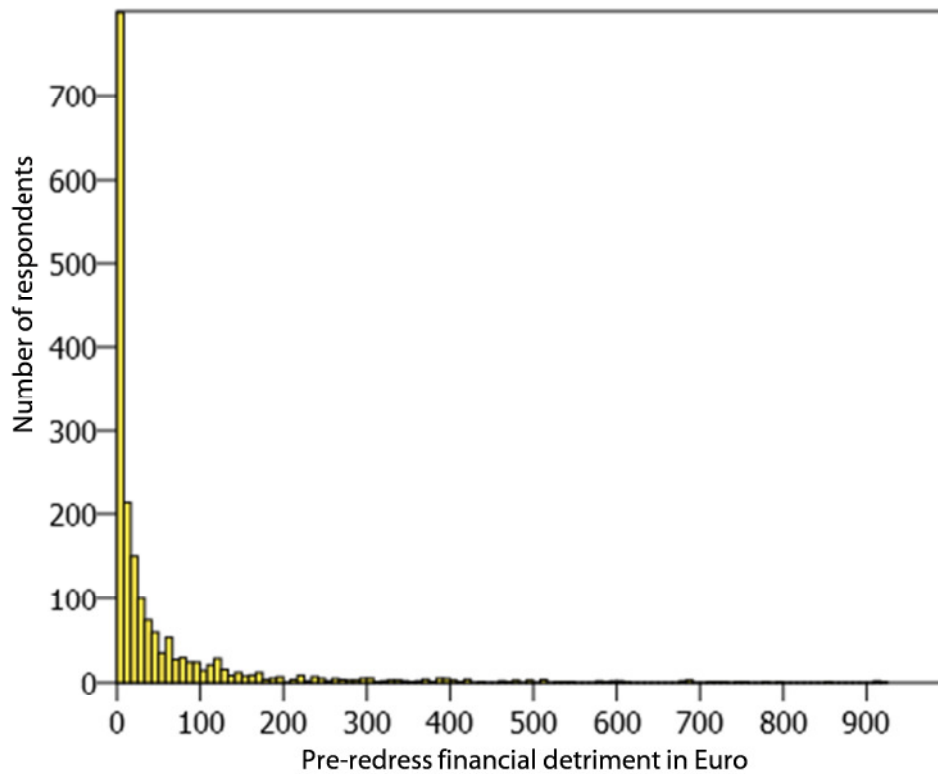
The post-redress financial detriment incurred by face-to-face respondents who experienced problems with mobile telephone services ranges from EUR -266 to EUR 985. While 68% of the respondents reported post-redress financial detriment, 25% did not incur any post-redress financial detriment (i.e. EUR 0), and the remaining 7% reported negative post-redress financial detriment.

Post-redress financial detriment is negative in cases in which consumers are compensated financially for non-financial detriment incurred as a result of the problem. For example, in one case, a face-to-face respondent reported a problem with a mobile telephone subscription including mobile internet. The problem related to a combination of unclear or complex tariffs, missing or incomplete information in the contract, contractual terms that were unfair or changed by the provider without the respondent's consent, and poor customer service. While the mobile telephone service was fully usable (and the respondent did not incur overcharges/hidden fees or any other type of costs), the respondent received EUR 60 in compensation from the service provider. As a result, the post-redress financial detriment for this problem is EUR -60.

On the other end of the distribution, high amounts of post-redress financial detriment remained for consumers who incurred high pre-redress financial detriment and did not receive any compensation from the provider, or only little in comparison with the amount of pre-redress financial detriment reported.

The figures in the following pages show the distribution of pre-redress financial detriment and post-redress financial detriment incurred by online respondents who experienced a problem with mobile telephone services.

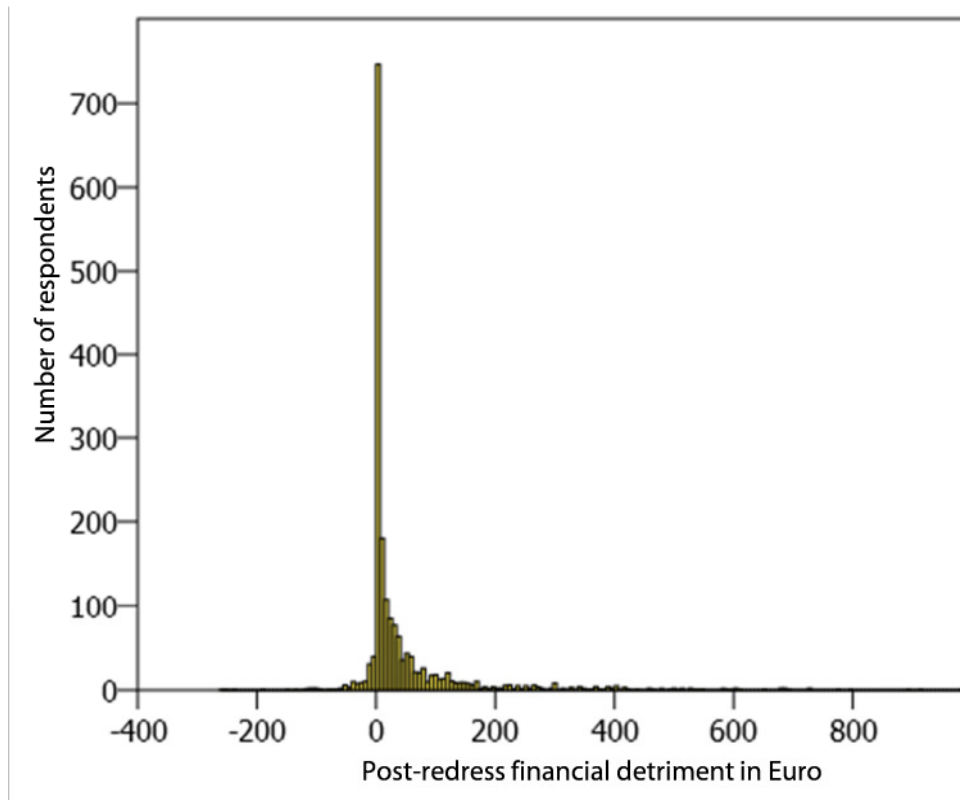
**Figure 3: Pre-redress financial detriment incurred by respondents who experienced a problem with mobile telephone services, online survey**



Source: Based on consumer survey (N=1876), online mode. Note: for presentational reasons, extreme values are not displayed (i.e. 13 values between EUR 1,000 and EUR 2,165). Please also note that the first bar includes zero values as well as values close to zero. In this market, 425 respondents incurred pre-redress financial detriment of EUR 0.

Online respondents who experienced a problem with mobile telephone services incurred pre-redress financial detriment ranging from EUR 0 to EUR 2,165. While 23% of the online respondents did not incur any pre-redress financial detriment, 72% experienced pre-redress detriment of more than EUR 0 up to EUR 300, and the remaining 5% experienced pre-redress financial detriment above EUR 300.

**Figure 4: Post-redress financial detriment incurred by respondents who experienced a problem with mobile telephone services, online survey**



Source: Based on consumer survey (N=1876), online mode. Note: for presentational purposes, extreme values are not displayed (i.e. the value of EUR -910 and EUR -500 and 13 values between EUR 1,000 and EUR 2,165). Please also note that the first positive bar includes zero values as well as values close to zero. In this market, 434 respondents incurred post-redress financial detriment of EUR 0.

The post-redress financial detriment incurred by online respondents who experienced problems with mobile telephone services ranges from EUR -910 to EUR 2,165. While 70% of the respondents experienced post-redress financial detriment, 23% did not incur any post-redress financial detriment (i.e. EUR 0), and the remaining 7% experienced negative post-redress financial detriment.

#### *Clothing, footwear and bags*

As indicated in the overview tables for pre- and post-redress financial detriment in Section 6 of the main report, on average face-to-face respondents spent EUR 79.7 on the item of clothing, footwear and bags they experienced a problem with (respectively EUR 57.7 for online respondents). As a result of the problem, face-to-face respondents reported they incurred pre-redress financial detriment of EUR 69.2 (respectively EUR 49.9 for online respondents) and post-redress financial detriment of EUR 26.7 (respectively EUR 25.1 for online respondents).

The table below presents the share of respondents in the face-to-face and online surveys who reported non-zero values for each of the specific types of costs and losses and for redress, as well as the average amounts in Euro in relation to these items.

**Table 2: Average costs and losses by category and average monetary redress for problems with clothing, footwear and bags (in Euro)**

Type	Category	Share of respondents who incurred this cost/ received redress		Average among respondents who incurred this cost/ received redress	
		FTF	Online	FTF	Online
<b>Costs and losses</b>	Reduction in value	75%	79%	75.9	50.6
	Extra charges	1%	4%	14.4*	22.1
	Costs of replacement at the consumer's expense	10%	18%	25.2*	23.5
	Costs related to court proceedings	0%	2%	n.a.	41.8*
	Other extra costs	23%	30%	17.6	9.9
<b>Redress</b>	Reimbursement or compensation	13%	26%	53.3*	51.4
	Repairs or replacement by seller	41%	23%	n.a.	n.a.

Source: Based on consumer survey, face-to-face and online modes. Figures where the base size was less than 50 respondents have to be interpreted with care, and are indicated with an asterisk (\*).

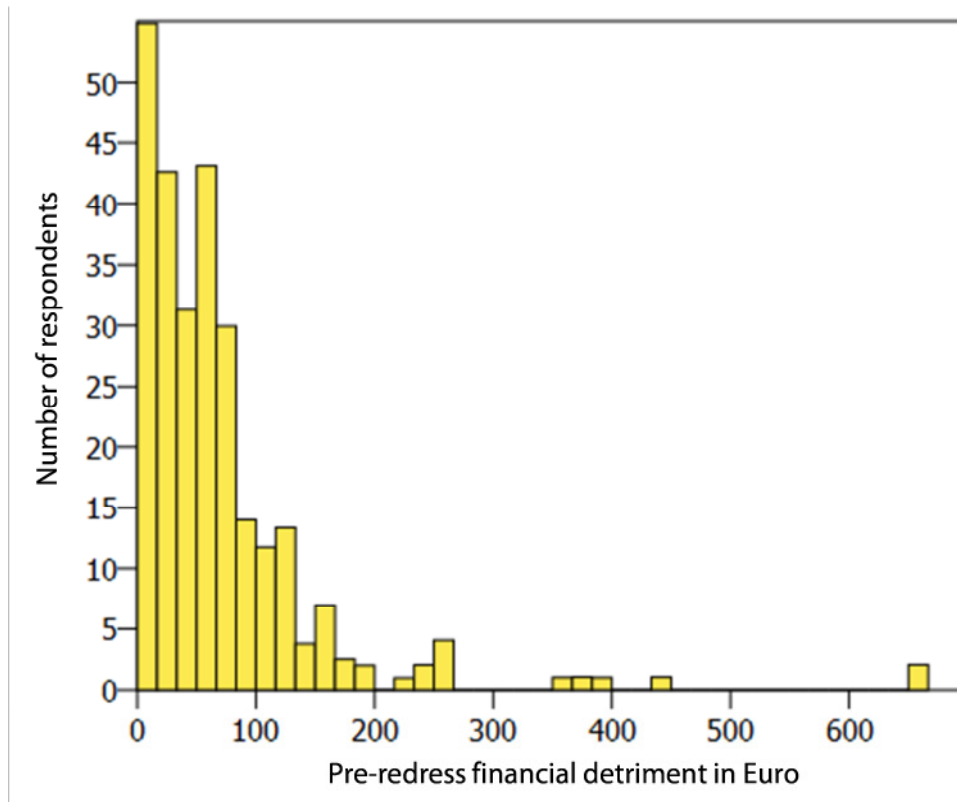
As indicated in the table above, when taking into account only problems with clothing, footwear and bags in which actual costs were reported, costs related to the reduction in value of the item are most frequent, with 75% of face-to-face respondents and 79% of online respondents who experienced a problem with clothing, footwear and bags reporting such costs. This category is also the most costly in both modes, with an average value of EUR 75.9 in the face-to-face survey and EUR 50.6 in the online survey.

26% of the online respondents reported they received reimbursement or compensation for the problem they experienced, of an average value of EUR 51.4. In response to the problem, 41% of the face-to-face respondents and 23% of the online respondents had their item repaired or replaced by the seller.

As indicated in the table above, only a small number of respondents reported costs related to court proceedings in the online survey and no respondent reported such costs in the face-to-face survey. As this is the case in several markets assessed in this study (see similar tables in the following subsections), this item could be subsumed in future assessments under 'Other extra costs e.g. telephone, postage, legal costs, ...', if such costs are not specifically relevant to the market in question.

The figures in the following pages show the distribution of pre-redress financial detriment and post-redress financial detriment incurred by face-to-face respondents who experienced a problem with clothing, footwear and bags.

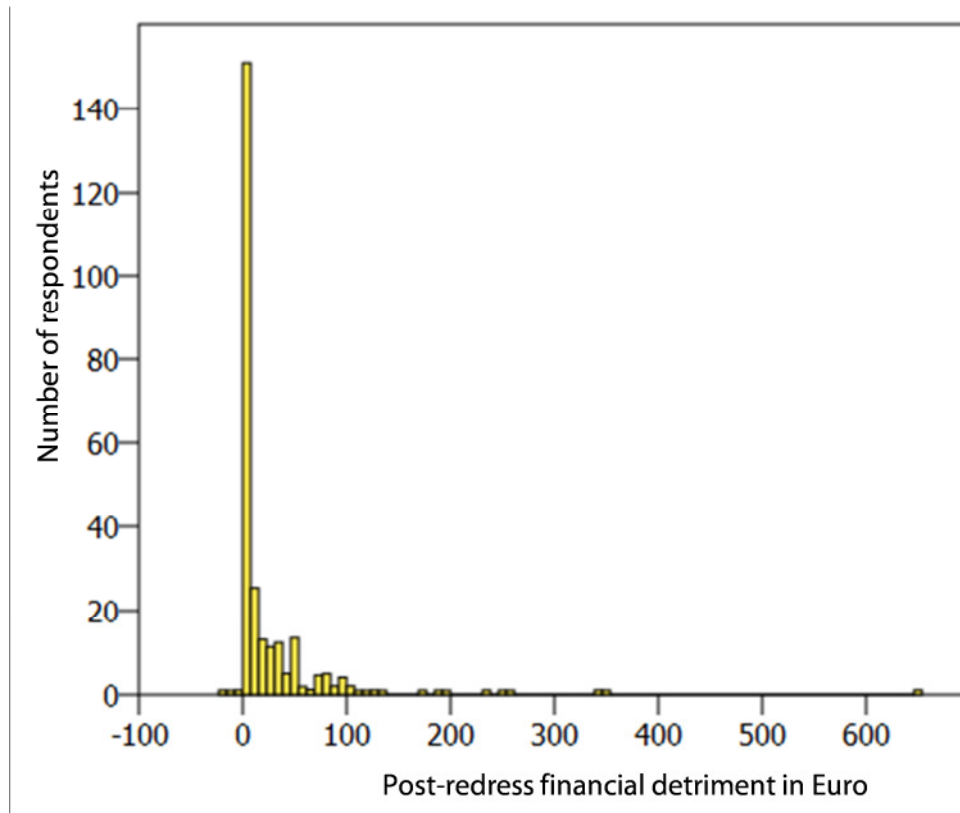
**Figure 5: Pre-redress financial detriment incurred by respondents who experienced a problem with clothing, footwear and bags, face-to-face survey**



Source: Based on consumer survey (N=269), face-to-face mode. Please also note that the first bar includes zero values as well as values close to zero. In this market, 29 respondents incurred pre-redress financial detriment of EUR 0.

Face-to-face respondents who experienced a problem with clothing, footwear and bags incurred pre-redress financial detriment ranging from EUR 0 to EUR 650. While 11% of the face-to-face respondents did not incur any pre-redress financial detriment, 84% experienced pre-redress detriment of more than EUR 0 up to EUR 185, and the remaining 5% experienced pre-redress financial detriment above EUR 185.

**Figure 6: Post-redress financial detriment incurred by respondents who experienced a problem with clothing, footwear and bags, face-to-face survey**



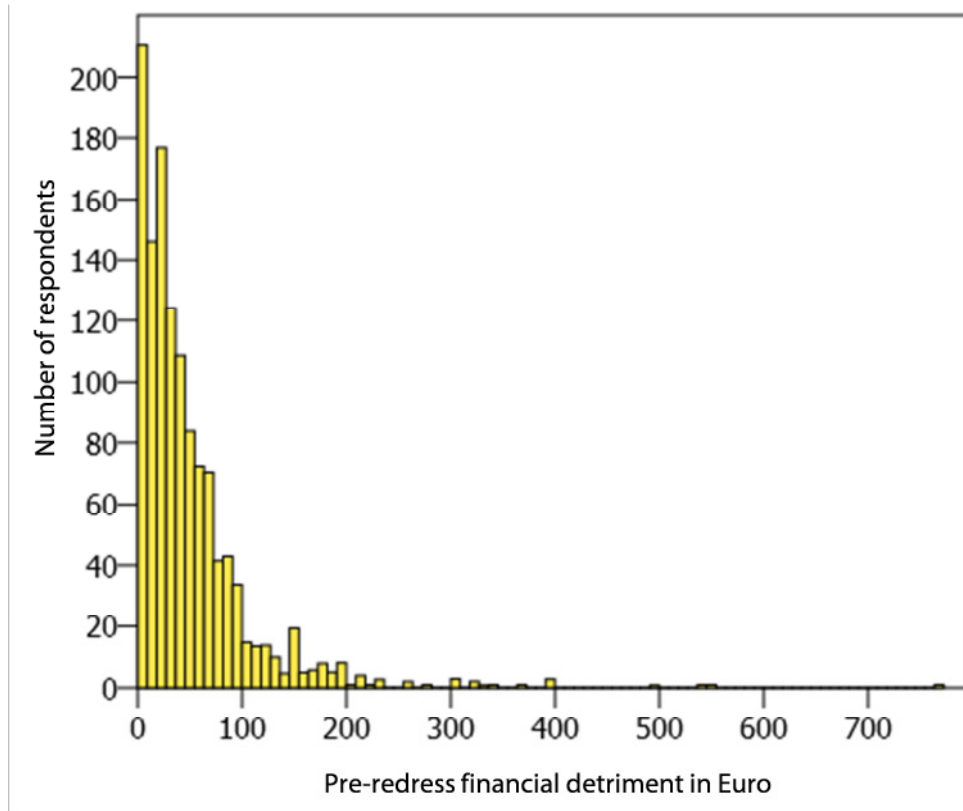
Source: Based on consumer survey (N=268), face-to-face mode. Please also note that the first positive bar includes zero values as well as values close to zero. In this market, 125 respondents incurred post-redress financial detriment of EUR 0.

Face-to-face respondents who experienced a problem with clothing, footwear and bags incurred post-redress financial detriment ranging from EUR -20.0 to EUR 650. While 52% of the respondents experienced post-redress financial detriment, 47% did not incur any post-redress financial detriment (i.e. EUR 0), and the remaining 1% experienced negative post-redress financial detriment.

The figures in the following pages show the distribution of pre-redress financial detriment and post-redress financial detriment incurred by online respondents who experienced a problem with clothing, footwear and bags.



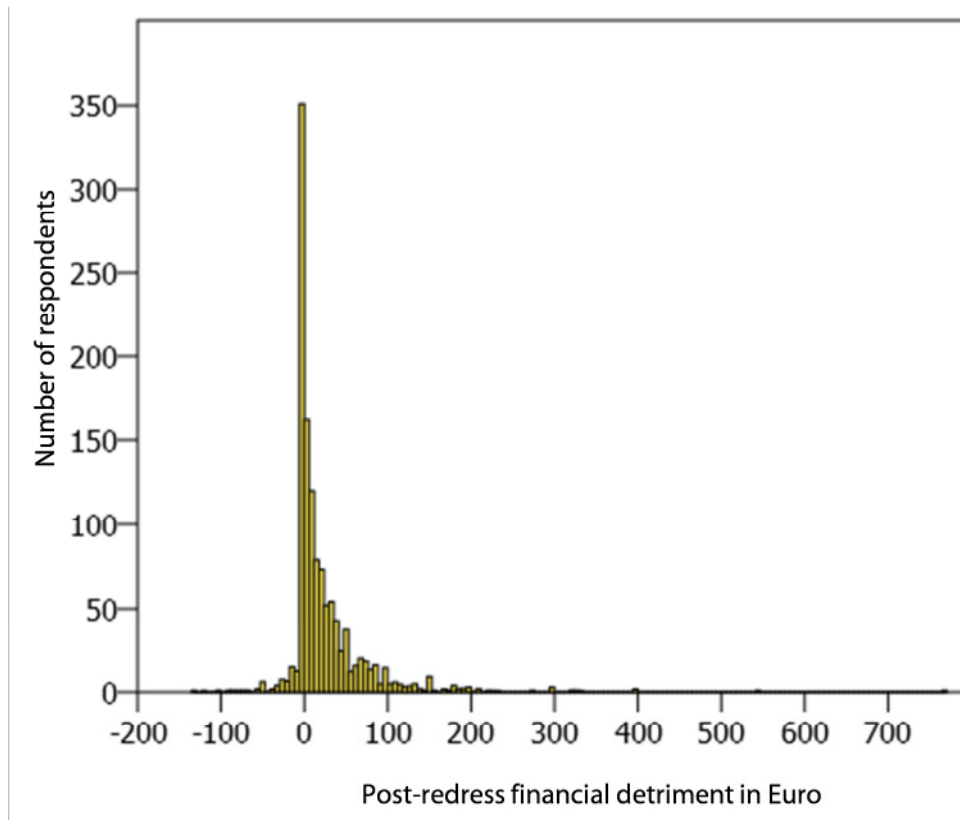
**Figure 7: Pre-redress financial detriment incurred by respondents who experienced a problem with clothing, footwear and bags, online survey**



Source: Based on consumer survey (N=1244), online mode. Please also note that the first bar includes zero values as well as values close to zero. In this market, 93 respondents incurred pre-redress financial detriment of EUR 0.

Online respondents who experienced a problem with clothing, footwear and bags incurred amounts of pre-redress financial detriment ranging from EUR 0 to EUR 767. While 8% of the online respondents did not incur any pre-redress financial detriment, 87% experienced pre-redress detriment of more than EUR 0 up to EUR 150, and the remaining 5% experienced pre-redress financial detriment above EUR 150.

**Figure 8: Post-redress financial detriment incurred by respondents who experienced a problem with clothing, footwear and bags, online survey**



Source: Based on consumer survey (N=1244), online mode. Please also note that the first positive bar includes zero values as well as values close to zero. In this market, 339 respondents incurred post-redress financial detriment of EUR 0.

Online respondents who experienced a problem with clothing, footwear and bags incurred post-redress financial detriment ranging from EUR -130 to EUR 767. While 67% of the respondents experienced post-redress financial detriment, 27% did not incur any post-redress financial detriment (i.e. EUR 0), and the remaining 6% experienced negative post-redress financial detriment.

#### *Train services*

As indicated in the overview tables for pre- and post-redress financial detriment in Section 6 of the main report, on average face-to-face respondents spent EUR 71.2 on the train service they experienced a problem with (respectively EUR 67.2 for online respondents). As a result of the problem, face-to-face respondents reported they incurred pre-redress financial detriment of EUR 67.4 (respectively EUR 64.5 for online respondents) and post-redress financial detriment of EUR 55.2 (respectively EUR 46.9 for online respondents).

The table below presents the share of respondents in the face-to-face and online surveys who reported non-zero values for each of the specific types of costs and losses and for redress, as well as the average amounts in Euro in relation to these items.

**Table 3: Average costs and losses by category and average monetary redress for problems with train services (in Euro)**

Type	Category	Share of respondents who incurred this cost/received redress		Average among respondents who incurred this cost/received redress	
		FTF	Online	FTF	Online
<b>Costs and losses</b>	Reduction in value	57%	57%	53.3	42.8
	Extra charges	6%	8%	97.0*	67.3*
	Costs of replacement at the consumer's expense	26%	34%	55.6	54.3
	Costs related to court proceedings	0.5%	5%	104.0*	77.3*
	Other extra costs	15%	27%	93.8*	36.5
<b>Redress</b>	Reimbursement or compensation	24%	29%	47.1	54.0
	Alternative transport by seller/provider	3%	8%	n.a.	n.a.

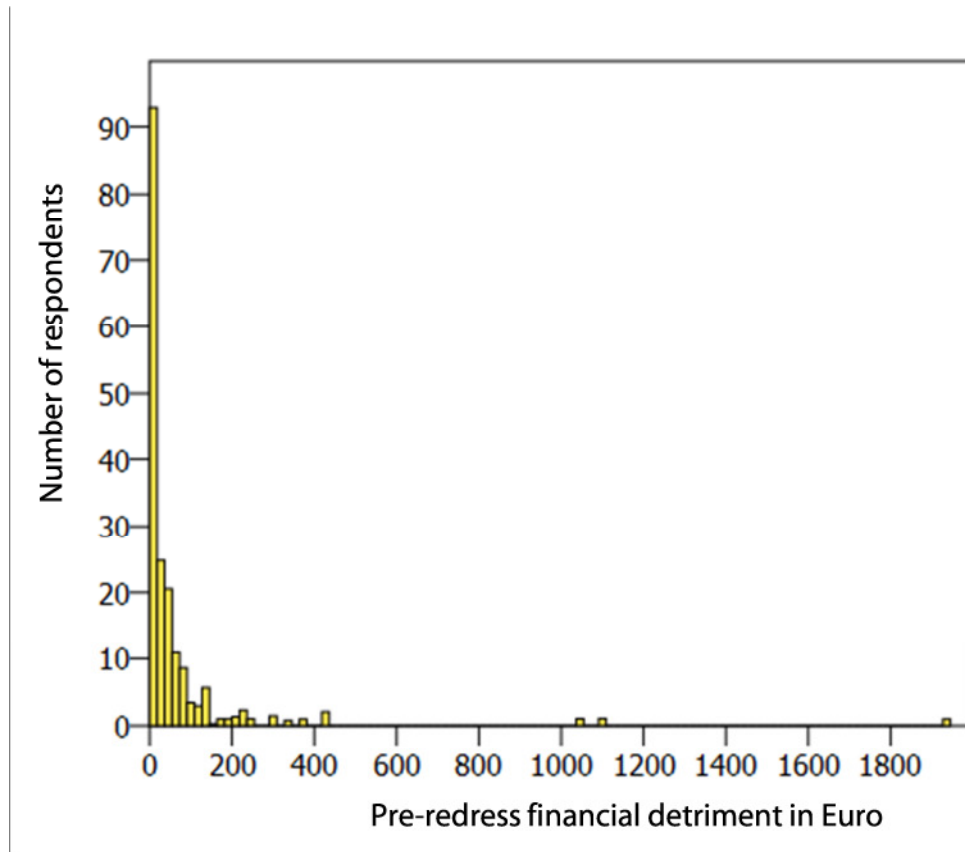
Source: Based on consumer survey, face-to-face and online modes. Figures where the base size was less than 50 respondents have to be interpreted with care, and are indicated with an asterisk (\*).

As indicated in the table above, when taking into account only problems with train services in which actual costs were reported, costs related to the reduction in value of the service are most frequent, with 57% of respondents in both modes who experienced a problem with train services reporting such costs. Costs of replacement at the consumer's expense are the second most frequent cost category, costing more on average than the reduction in value.

24% of the face-to-face respondents and 29% of the online respondents reported they received reimbursement or compensation for the problem they experienced, of an average value of EUR 47.1 and EUR 54.0 respectively. In response to the problem, 3% of the face-to-face respondents and 8% of the online respondents were provided an alternative transport by the seller/provider.

The figures in the following pages show the distribution of pre-redress financial detriment and post-redress financial detriment incurred by face-to-face respondents who experienced a problem with train services.

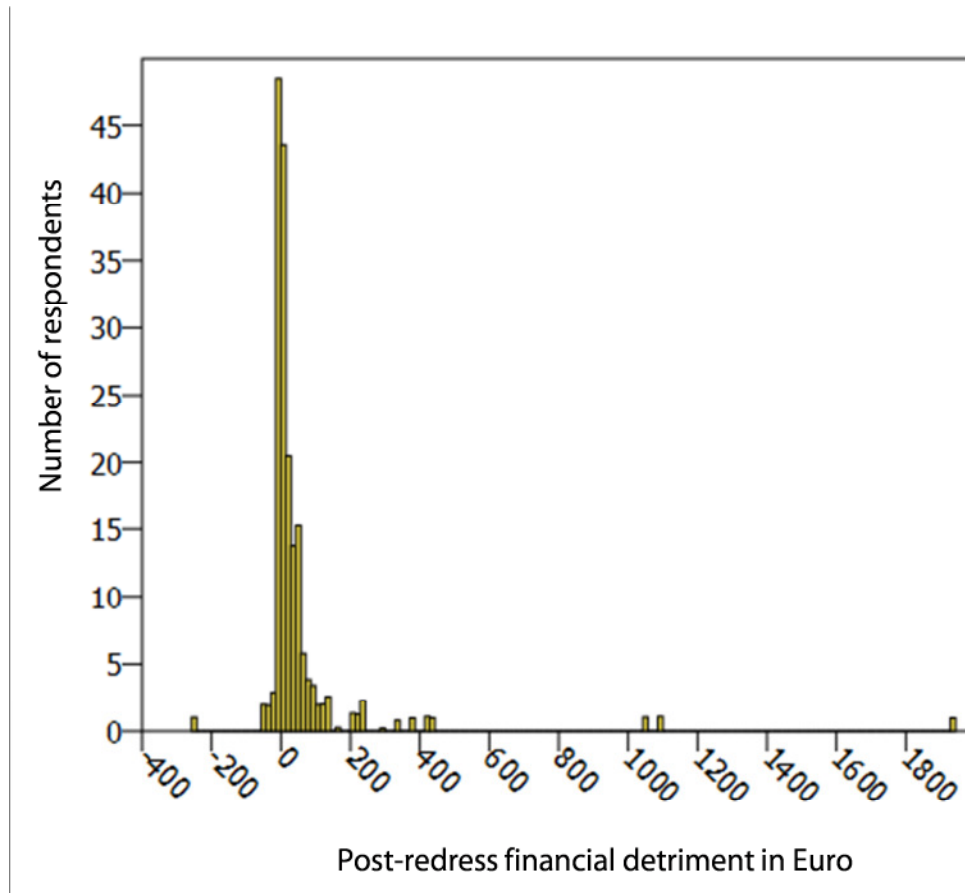
**Figure 9: Pre-redress financial detriment incurred by respondents who experienced a problem with train services, face-to-face survey**



Source: Based on consumer survey (N=185), face-to-face mode. Please also note that the first bar includes zero values as well as values close to zero. In this market, 39 respondents incurred pre-redress financial detriment of EUR 0.

Face-to-face respondents who experienced a problem with train services incurred pre-redress financial detriment ranging from EUR 0 to EUR 1,940. While 21% of the face-to-face respondents did not incur any pre-redress financial detriment, 74% experienced pre-redress detriment of more than EUR 0 up to EUR 235, and the remaining 5% experienced pre-redress financial detriment above EUR 235.

**Figure 10: Post-redress financial detriment incurred by respondents who experienced a problem with train services, face-to-face survey**

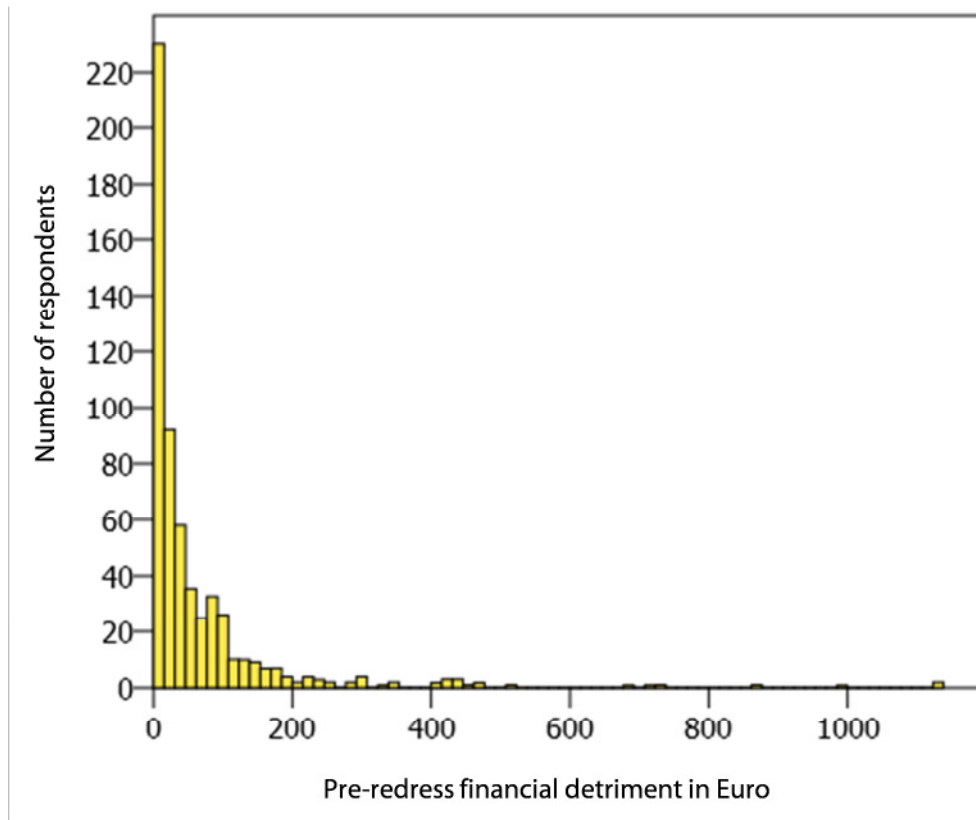


Source: Based on consumer survey (N=181), face-to-face mode. Please also note that the first positive bar includes zero values as well as values close to zero. In this market, 39 respondents incurred post-redress financial detriment of EUR 0.

Face-to-face respondents who experienced a problem with train services incurred post-redress financial detriment ranging from EUR -247 to EUR 1,940. While 68% of the respondents experienced post-redress financial detriment, 22% did not incur any post-redress financial detriment (i.e. EUR 0), and the remaining 10% experienced negative post-redress financial detriment.

The figures in the following pages show the distribution of pre-redress financial detriment and post-redress financial detriment incurred by online respondents who experienced a problem with train services.

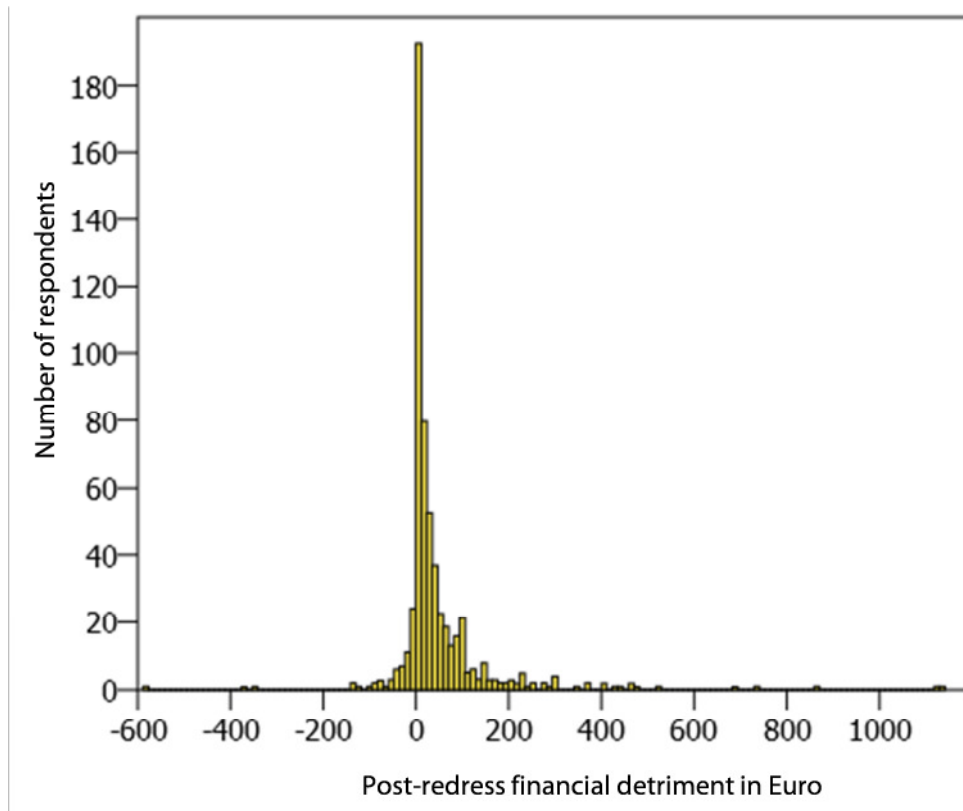
**Figure 11: Pre-redress financial detriment incurred by respondents who experienced a problem with train services, online survey**



Source: Based on consumer survey (N=584), online mode. Please also note that the first bar includes zero values as well as values close to zero. In this market, 90 respondents incurred pre-redress financial detriment of EUR 0.

Online respondents who experienced a problem with train services incurred pre-redress financial detriment ranging from EUR 0 to EUR 1,132. While 15% of the online respondents did not incur any pre-redress financial detriment, 80% experienced pre-redress detriment of more than EUR 0 up to EUR 246, and the remaining 5% experienced pre-redress financial detriment above EUR 246.

**Figure 12: Post-redress financial detriment incurred by respondents who experienced a problem with train services, online survey**



Source: Based on consumer survey (N=584), online mode. Please also note that the first positive bar includes zero values as well as values close to zero. In this market, 81 respondents incurred post-redress financial detriment of EUR 0.

Online respondents who experienced a problem with train services incurred amounts of post-redress financial detriment ranging from EUR -580 to EUR 1,132. While 75% of the respondents experienced post-redress financial detriment, 14% did not incur any post-redress financial detriment (i.e. EUR 0), and 11% experienced negative post-redress financial detriment.

#### *Large household appliances*

As indicated in the overview tables for pre- and post-redress financial detriment in Section 6 of the main report, on average face-to-face respondents spent EUR 502.1 on the large household appliance they experienced a problem with (respectively EUR 497.3 for online respondents). As a result of the problem, face-to-face respondents reported they incurred pre-redress financial detriment of EUR 323.4 (respectively EUR 302.7 for online respondents) and post-redress financial detriment of EUR 165.0 (respectively EUR 167.5 for online respondents).

The table below presents the share of respondents in the face-to-face and online surveys who reported non-zero values for each of the specific types of costs and losses and for redress, as well as the average amounts in Euro in relation to these items.

**Table 4: Average costs and losses by category and average monetary redress for problems with large household appliances (in Euro)**

Type	Category	Share of respondents who incurred this cost/ received redress		Average among respondents who incurred this cost/ received redress	
		FTF	Online	FTF	Online
<b>Costs and losses</b>	Reduction in value	67%	57%	383.9	387.6
	Extra charges	1%	8%	41.6*	150.3
	Costs of replacement at the consumer's expense	18%	34%	229.6*	141.7
	Costs related to court proceedings	1%	5%	9.6*	107.8*
	Other extra costs	21%	32%	52.9	28.7
<b>Redress</b>	Reimbursement or compensation	8%	16%	161.2*	219.4
	Repairs or replacement by seller	42%	29%	n.a.	n.a.

Source: Based on consumer survey, face-to-face and online modes. Figures where the base size was less than 50 respondents have to be interpreted with care, and are indicated with an asterisk (\*).

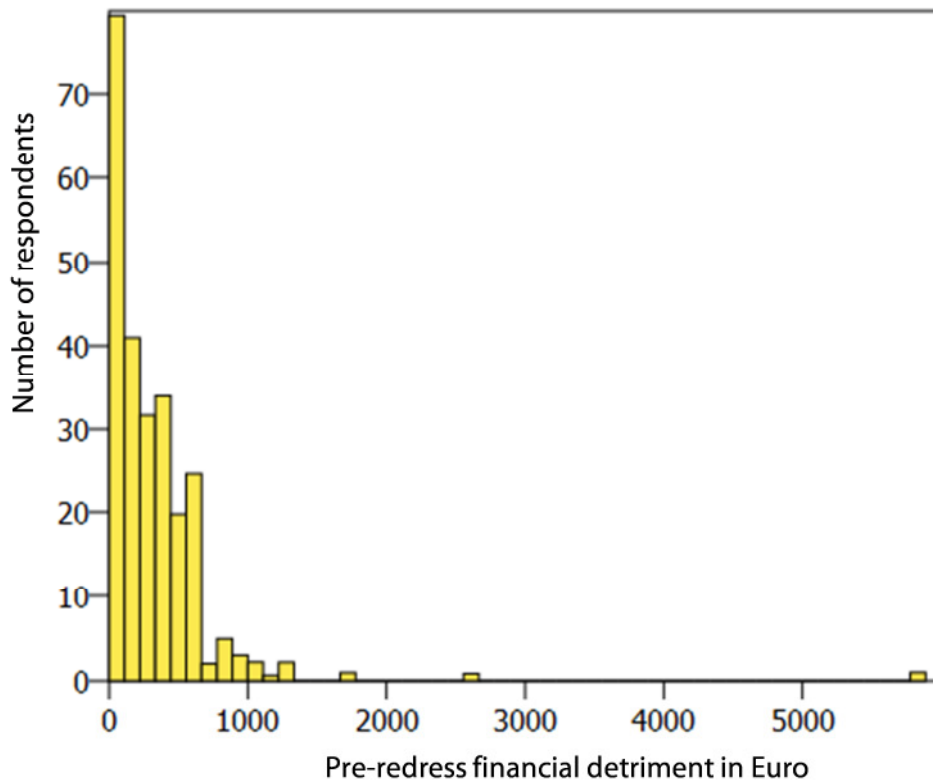
As indicated in the table above, when taking into account only problems with large household appliances in which actual costs were reported, costs related to the reduction in value of the appliance are highest (EUR 383.9 per face-to-face respondent and EUR 387.6 per online respondent) followed by costs of repairs or replacement at the consumer's expense. Costs related to the reduction in value of the appliance were also most frequently incurred by respondents who experienced problems with large household appliances, with 67% of the face-to-face respondents and 57% of the online respondents reporting such costs.

8% of the face-to-face respondents and 16% of the online respondents who experienced problems with large household appliances received reimbursement or compensation from the seller. As a response to the problem, 42% of the face-to-face respondents and 29% of the online respondents had the appliance repaired or replaced by the seller.

The figures in the following pages show the distribution of pre-redress financial detriment and post-redress financial detriment incurred by face-to-face respondents who experienced a problem with large household appliances.



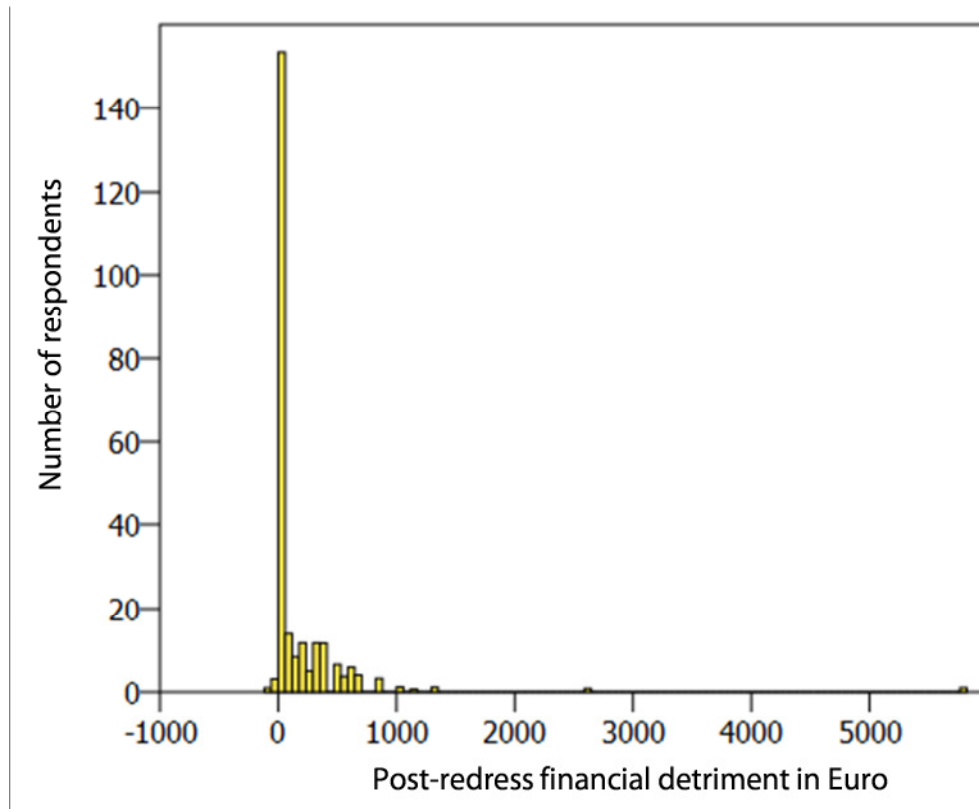
**Figure 13: Pre-redress financial detriment incurred by respondents who experienced a problem with large household appliances, face-to-face survey**



Source: Based on consumer survey (N=248), face-to-face mode. Please also note that the first bar includes zero values as well as values close to zero. In this market, 37 respondents incurred pre-redress financial detriment of EUR 0.

Face-to-face respondents who experienced a problem with large household appliances reported amounts of pre-redress financial detriment that range from EUR 0 to EUR 5,800. While 15% of the respondents who experienced a problem with large household appliances reported pre-redress financial detriment of EUR 0, 80% reported pre-redress financial detriment of more than EUR 0 up to EUR 805, and the remaining 5% reported pre-redress financial detriment above EUR 805.

**Figure 14: Post-redress financial detriment incurred by respondents who experienced a problem with large household appliances, face-to-face survey**

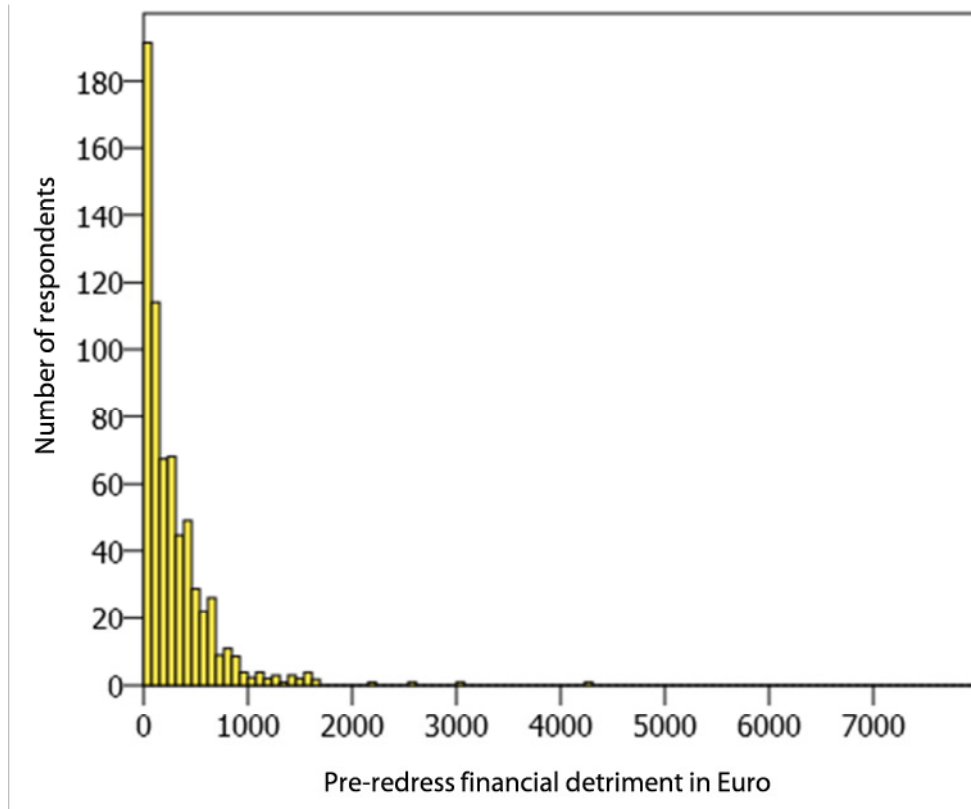


Source: Based on consumer survey (N=248), face-to-face mode. Please also note that the first positive bar includes zero values as well as values close to zero. In this market, 114 respondents incurred post-redress financial detriment of EUR 0.

The post-redress financial detriment incurred by face-to-face respondents who experienced problems with large household appliances ranges from EUR -70 to EUR 5,800. While 52% of the respondents experienced post-redress financial detriment as a result of their problem large household appliances, 46% did not incur any post-redress financial detriment, and the remaining 2% experienced negative post-redress financial detriment.

The figures in the following pages show the distribution of pre-redress financial detriment and post-redress financial detriment incurred by online respondents who experienced a problem with large household appliances.

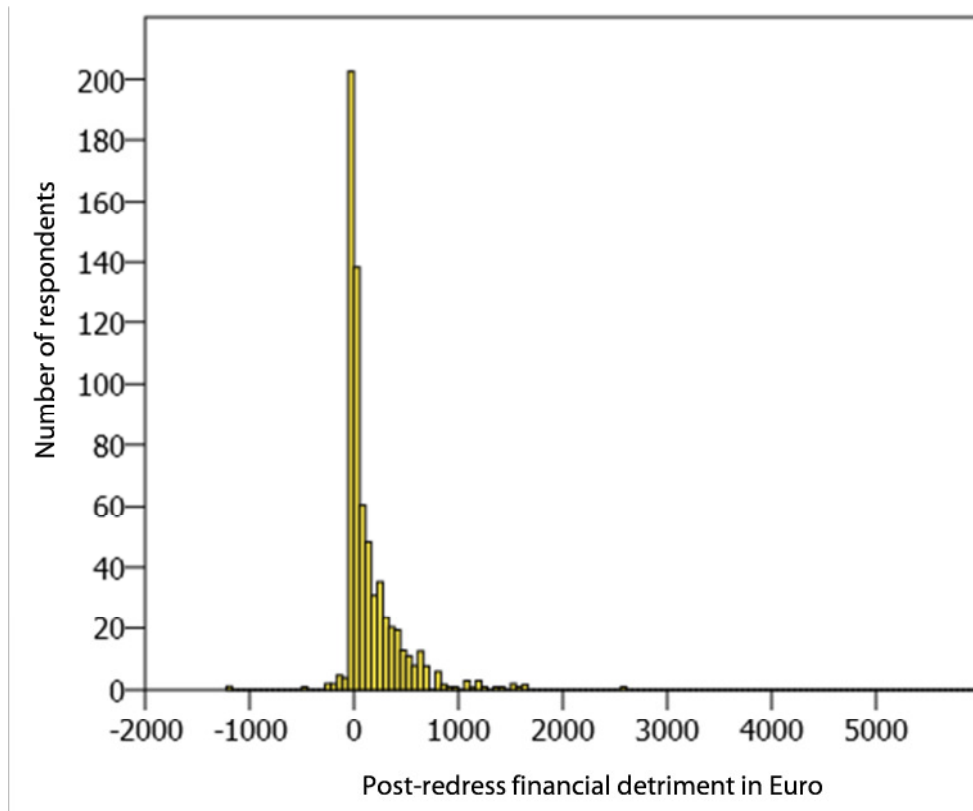
**Figure 15: Pre-redress financial detriment incurred by respondents who experienced a problem with large household appliances, online survey**



Source: Based on consumer survey (N=671), online mode. Please also note that the first bar includes zero values as well as values close to zero. In this market, 85 respondents incurred pre-redress financial detriment of EUR 0.

Online respondents who experienced a problem with large household appliances incurred pre-redress financial detriment ranging from EUR 0 to EUR 8,000. While 13% of the online respondents did not incur any pre-redress financial detriment, 82% experienced pre-redress detriment of more than EUR 0 up to EUR 870, and the remaining 5% experienced pre-redress financial detriment above EUR 870.

**Figure 16: Post-redress financial detriment incurred by respondents who experienced a problem with large household appliances, online survey**



Source: Based on consumer survey (N=671), online mode. Please also note that the first positive bar includes zero values as well as values close to zero. In this market, 182 respondents incurred post-redress financial detriment of EUR 0.

Online respondents who experienced a problem with large household appliances incurred post-redress financial detriment ranging from EUR -1,190 to EUR 6,000. While 68% of the respondents experienced post-redress financial detriment, 27% did not incur any post-redress financial detriment (i.e. EUR 0), and the remaining 5% experienced negative post-redress financial detriment.

#### *Electricity services*

As indicated in the overview tables for pre- and post-redress financial detriment in Section 6 of the main report, on average face-to-face respondents spent EUR 87.4 per month for the electricity service they experienced a problem with (respectively EUR 82.7 per month for online respondents). As a result of the problem, face-to-face respondents reported they incurred pre-redress financial detriment of EUR 111.9 (respectively EUR 131.9 for online respondents) and post-redress financial detriment of EUR 88.1 (respectively EUR 116.4 for online respondents).

The table below presents the share of respondents in the face-to-face and online surveys who reported non-zero values for each of the specific types of costs and losses and for redress, as well as the average amounts they incurred or received in relation to these items.

**Table 5: Average costs and losses by category and average monetary redress for problems with electricity services (in Euro)**

Type	Category	Share of respondents who incurred this cost/ received redress		Average among respondents who incurred this cost/ received redress	
		FTF	Online	FTF	Online
<b>Costs and losses</b>	Loss of service	15%	17%	130.8*	165.8
	Extra charges	36%	46%	163.3	151.9
	Costs of replacement at the consumer's expense	9%	15%	80.4*	84.3
	Costs related to court proceedings	1%	7%	174.7*	53.7
	Other extra costs	24%	30%	39.5	36.4
<b>Redress</b>	Reimbursement or compensation	15%	12%	123.3*	117.8
	Repairs or replacement by provider	17%	19%	n.a.	n.a.

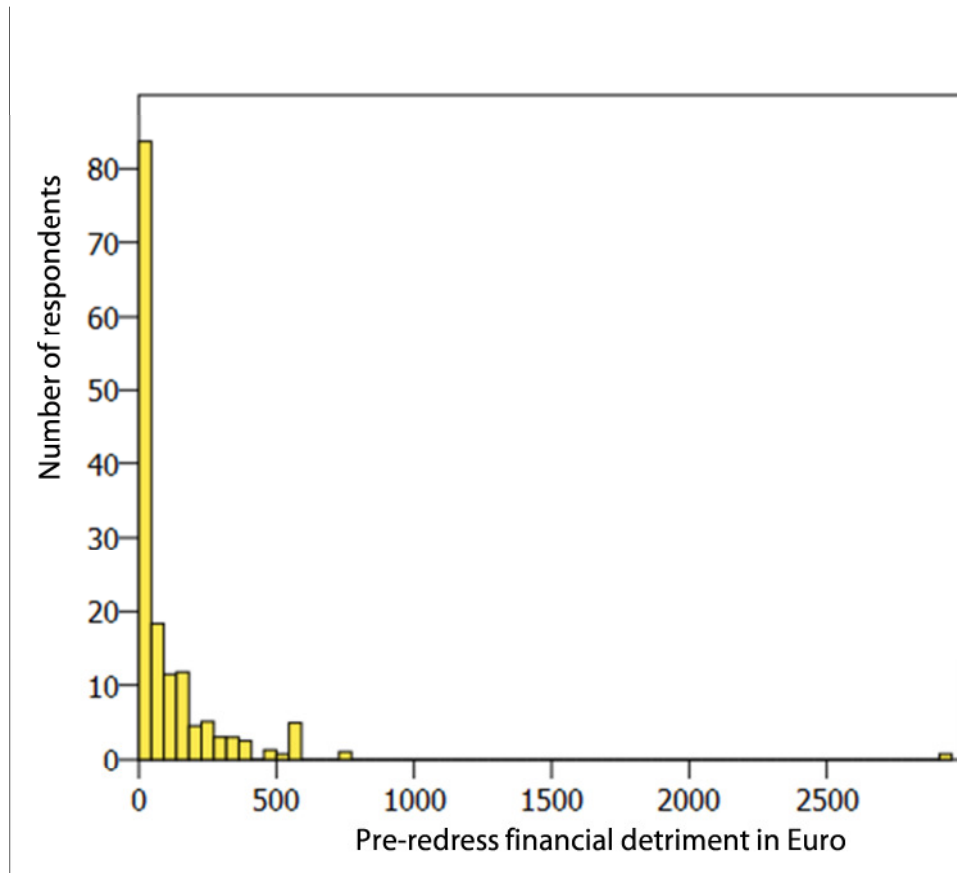
Source: Based on consumer survey, face-to-face and online modes. Figures where the base size was less than 50 respondents have to be interpreted with care, and are indicated with an asterisk (\*).

As indicated in the table above, when taking into account only problems with electricity services in which actual costs were reported, costs related to extra charges are most frequent, with 36% of face-to-face respondents and 46% of online respondents who experienced a problem with electricity services reporting such costs. On average extra charges amounted to EUR 163.3 for face-to-face respondents and EUR 151.9 for online respondents. Other extra costs were reported as the second most frequent cost category in both modes.

15% of the face-to-face respondents and 12% of the online respondents reported they received reimbursement or compensation for the problem they experienced, and 17% of the face-to-face respondent and 19% of the online respondents had their electricity service fixed or repaired by the provider or were provided a new tariff or contract in response to the problem.

The figures in the following pages show the distribution of pre-redress financial detriment and post-redress financial detriment incurred by face-to-face respondents who experienced a problem with electricity services.

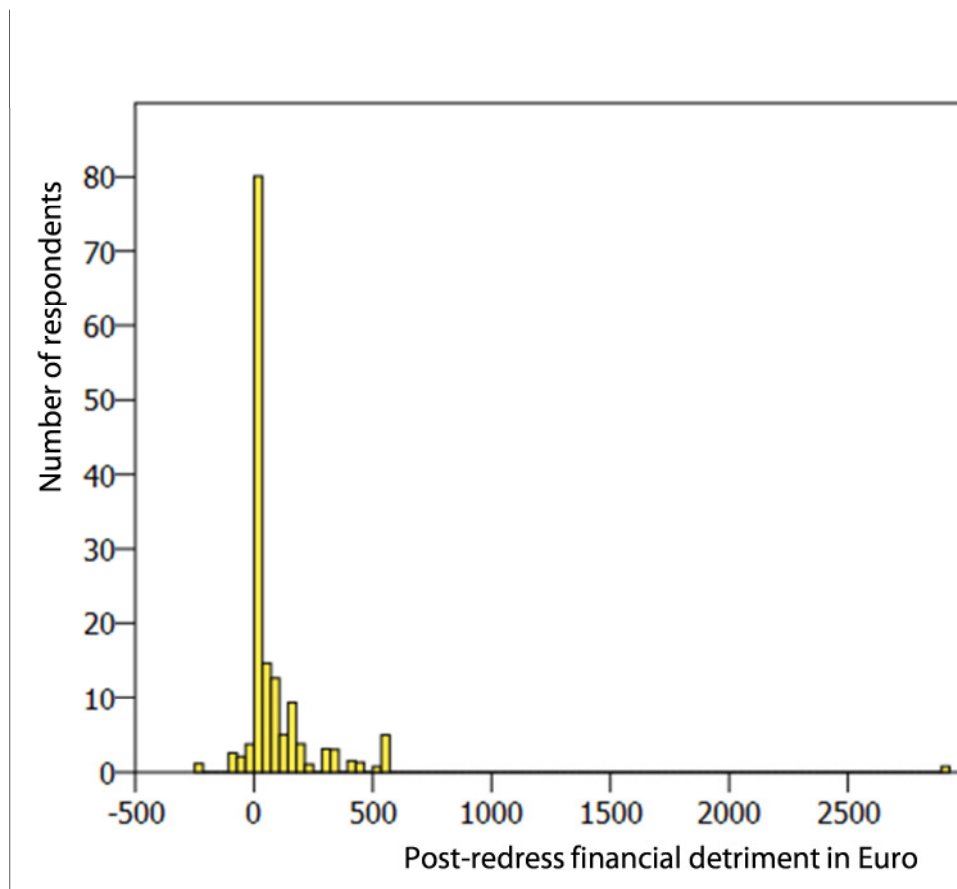
**Figure 17: Pre-redress financial detriment incurred by respondents who experienced a problem with electricity services, face-to-face survey**



Source: Based on consumer survey (N=152), face-to-face mode. Please also note that the first bar includes zero values as well as values close to zero. In this market, 38 respondents incurred pre-redress financial detriment of EUR 0.

Face-to-face respondents who experienced a problem with electricity services incurred amounts of pre-redress financial detriment ranging from EUR 0 to EUR 2,911. While 25% of the respondents who experienced a problem with electricity services did not incur any pre-redress financial detriment, 70% experienced pre-redress financial detriment of more than EUR 0 up to EUR 450, and the remaining 5% experienced pre-redress financial detriment above EUR 450.

**Figure 18: Post-redress financial detriment incurred by respondents who experienced a problem with electricity services, face-to-face survey**

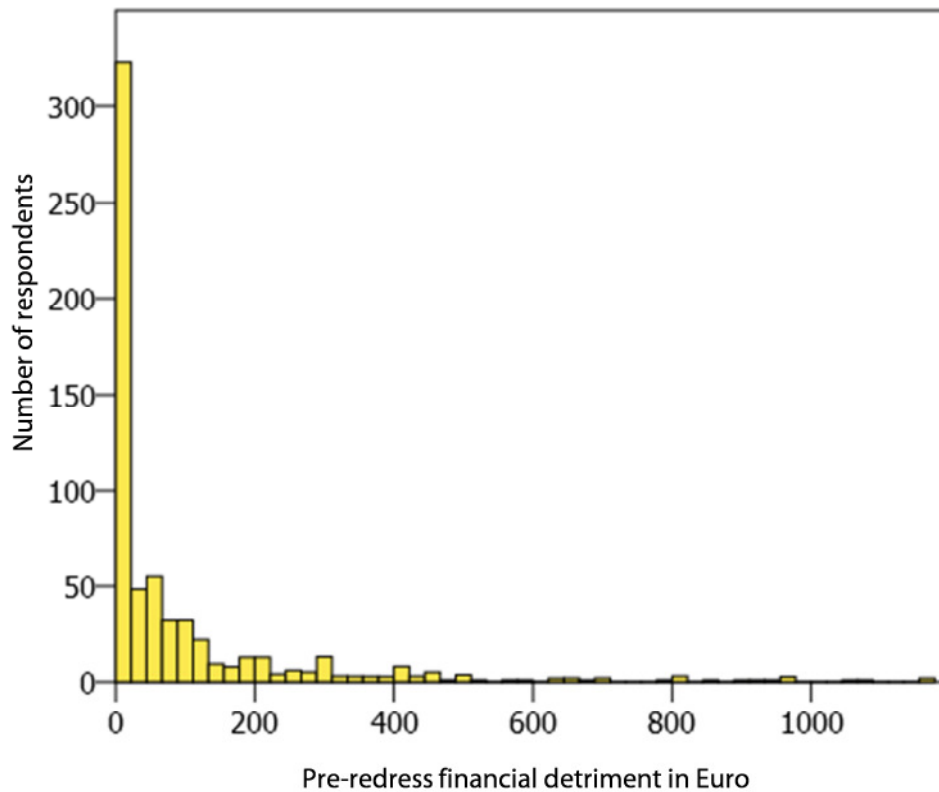


Source: Based on consumer survey (N=151), face-to-face mode. Please also note that the first positive bar includes zero values as well as values close to zero. In this market, 44 respondents incurred post-redress financial detriment of EUR 0.

The post-redress financial detriment incurred by face-to-face respondents who experienced problems with electricity services ranges from EUR -217 to EUR 2,911. While 65% of the respondents experienced post-redress financial detriment, 29% did not incur any post-redress financial detriment, and the remaining 6% experienced negative post-redress financial detriment.

The figures in the following pages show the distribution of pre-redress financial detriment and post-redress financial detriment incurred by online respondents who experienced a problem with electricity services.

**Figure 19: Pre-redress financial detriment incurred by respondents who experienced a problem with electricity services, online survey**

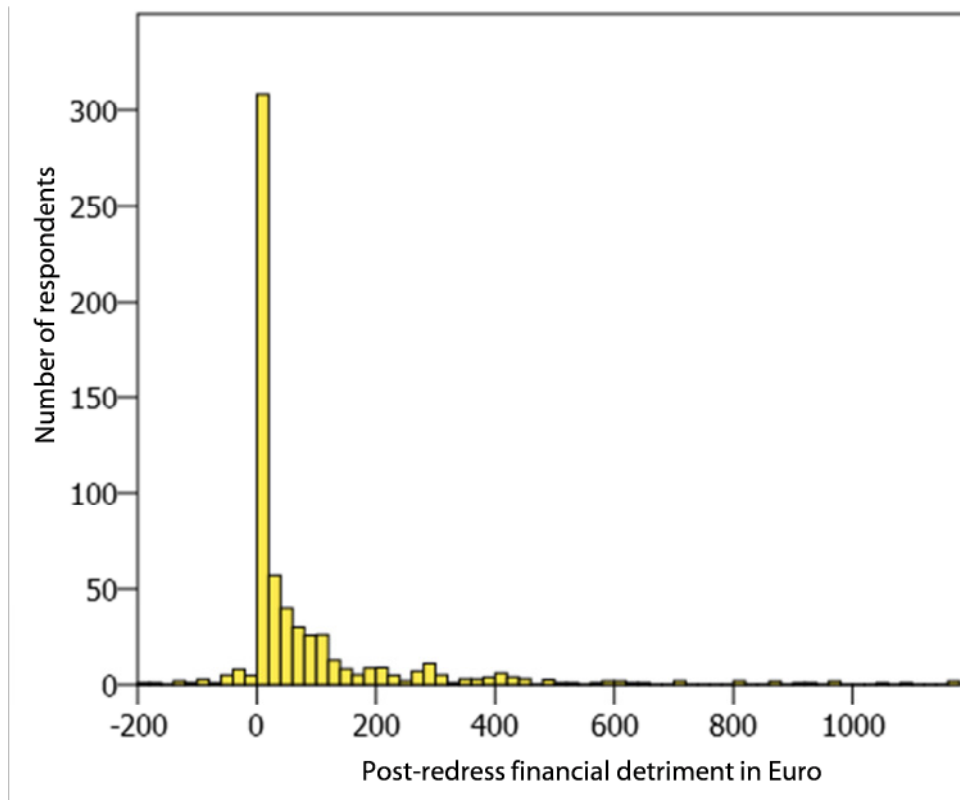


Source: Based on consumer survey (N=648), online mode. Note: for presentational reasons, extreme values are not displayed (i.e. 13 values between EUR 1,000 and EUR 3,020). Please also note that the first bar includes zero values as well as values close to zero. In this market, 195 respondents incurred pre-redress financial detriment of EUR 0.

Online respondents who experienced a problem with electricity services incurred pre-redress financial detriment ranging from EUR 0 to EUR 3,020. While 30% of the online respondents did not incur any pre-redress financial detriment, 65% experienced pre-redress detriment of more than EUR 0 up to EUR 530, and the remaining 5% experienced pre-redress financial detriment above EUR 530.



**Figure 20: Post-redress financial detriment incurred by respondents who experienced a problem with electricity services, online survey**



Source: Based on consumer survey (N=647), online mode. Note: for presentational reasons, extreme values are not displayed (i.e. 3 values between EUR -325 and EUR -200 and 13 values between EUR 1,000 and EUR 3,020). Please also note that the first positive bar includes zero values as well as values close to zero. In this market, 197 respondents incurred post-redress financial detriment of EUR 0.

Online respondents who experienced a problem with electricity services incurred post-redress financial detriment ranging from EUR -325 to EUR 3,020. While 65% of the respondents experienced post-redress financial detriment, 30% did not incur any post-redress financial detriment (i.e. EUR 0), and the remaining 5% experienced negative post-redress financial detriment.

#### *Loans, credit and credit cards*

As indicated in the overview tables for pre- and post-redress financial detriment in Section 6 of the main report, on average, respondents who experienced problems with loans, credit and credit cards reported that they incurred pre-redress financial detriment of EUR 139.0 (respectively EUR 224.9 for online respondents) and post-redress financial detriment of EUR 83.0 (respectively EUR 154.9 for online respondents).

The table below presents the share of respondents in the face-to-face and online surveys who reported non-zero values for each of the specific types of costs and losses and for redress, as well as the average amounts they incurred or received in relation to these items.

**Table 6: Average costs and losses by category and average monetary redress for problems with loans, credit and credit cards (in Euro)**

Type	Category	Share of respondents who incurred this cost/ received redress		Average among respondents who incurred this cost/ received redress	
		FTF	Online	FTF	Online
<b>Costs and losses</b>	Extra charges	18%	31%	392.3*	442.3
	Costs of alternative service at the consumer's expense	9%	24%	960.9*	156.2
	Costs related to court proceedings	3%	13%	340.4*	249.9
	Other extra costs	20%	29%	92.5*	69.8
<b>Redress</b>	Reimbursement or compensation	11%	16%	467.5*	427.6
	Alternative service from provider	14%	15%	n.a.	n.a.

Source: Based on consumer survey, face-to-face and online modes. Figures where the base size was less than 50 respondents have to be interpreted with care, and are indicated with an asterisk (\*).

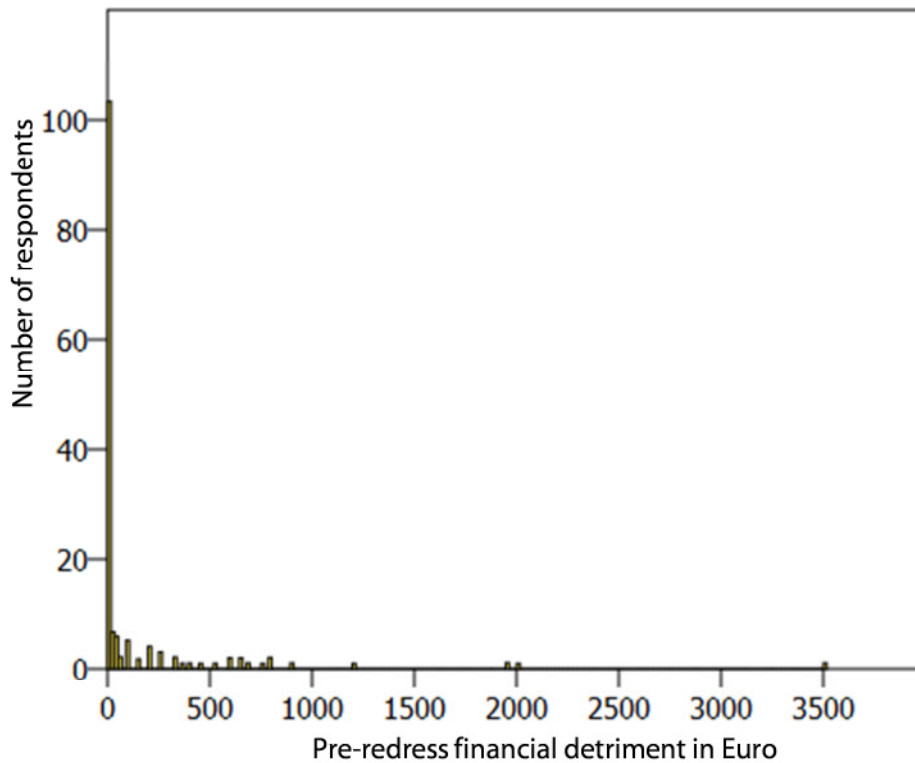
As indicated in the table above, when taking into account only problems with loans, credit and credit cards in which actual costs were reported, costs related to other extra costs and to extra charges were most frequently incurred by respondents in both modes. 20% of the face-to-face respondents and 29% of the online respondents who experienced problems with loans, credit and credit cards reported other extra costs, and 18% of the face-to-face respondents and 31% of the online respondents reported extra charges.

11% of the face-to-face respondents and 16% of the online respondents received reimbursement or compensation for the problem, and 14% of the face-to-face respondents and 15% of the online respondents were provided an alternative loan or a replacement credit card by the credit provider in response to the problem.

The market for loans, credit and credit cards is the only market with a sufficient base size of respondents who went to court or ADR (56 respondents in the online sample, of which 47 provided enough data to calculate pre- and post-redress financial detriment) to compare the average level of financial detriment between those who went to court or ADR and those who took other actions. On average, respondents who went to court or ADR had incurred pre-redress financial detriment of EUR 887.07, compared to an average pre-redress financial detriment of EUR 173.96 among those who took other actions. Respondents who went to court or ADR ended up with a post-redress financial detriment of EUR 625.46 on average, compared to EUR 112.39 among those who took other actions. Both differences are statistically significant.

The figures in the following pages show the distribution of pre-redress financial detriment and post-redress financial detriment incurred by face-to-face respondents who experienced a problem with loans, credit and credit cards.

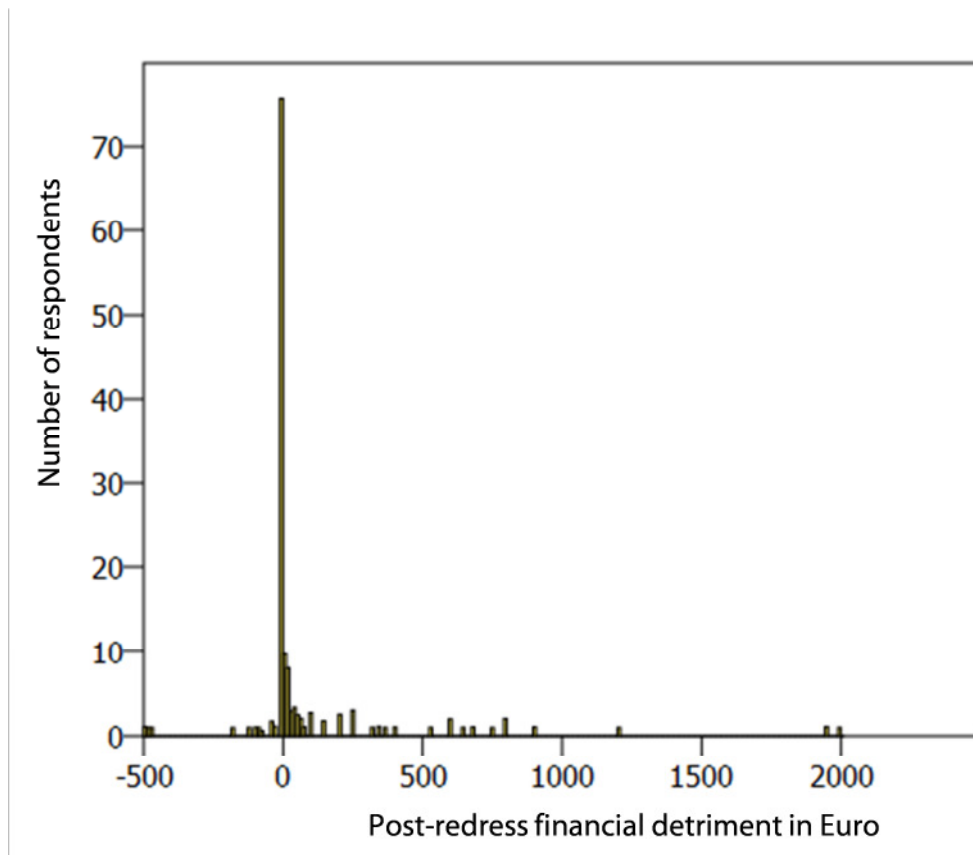
**Figure 21: Pre-redress financial detriment incurred by respondents who experienced a problem in the market for loans, credit and credit cards, face-to-face survey**



Source: Based on consumer survey (N=151), face-to-face mode. Please also note that the first bar includes zero values as well as values close to zero. In this market, 87 respondents incurred pre-redress financial detriment of EUR 0.

Face-to-face respondents who experienced a problem with loans, credit and credit cards incurred pre-redress financial detriment ranging from EUR 0 to EUR 3,500. While 58% of the respondents who experienced a problem with loans, credit and credit cards did not incur any pre-redress financial detriment, 37% experienced positive pre-redress financial detriment of more than EUR 0 up to EUR 680, and the remaining 5% experienced pre-redress financial detriment above EUR 680.

**Figure 22: Post-redress financial detriment incurred by respondents who experienced a problem in the market for loans, credit and credit cards, face-to-face survey**

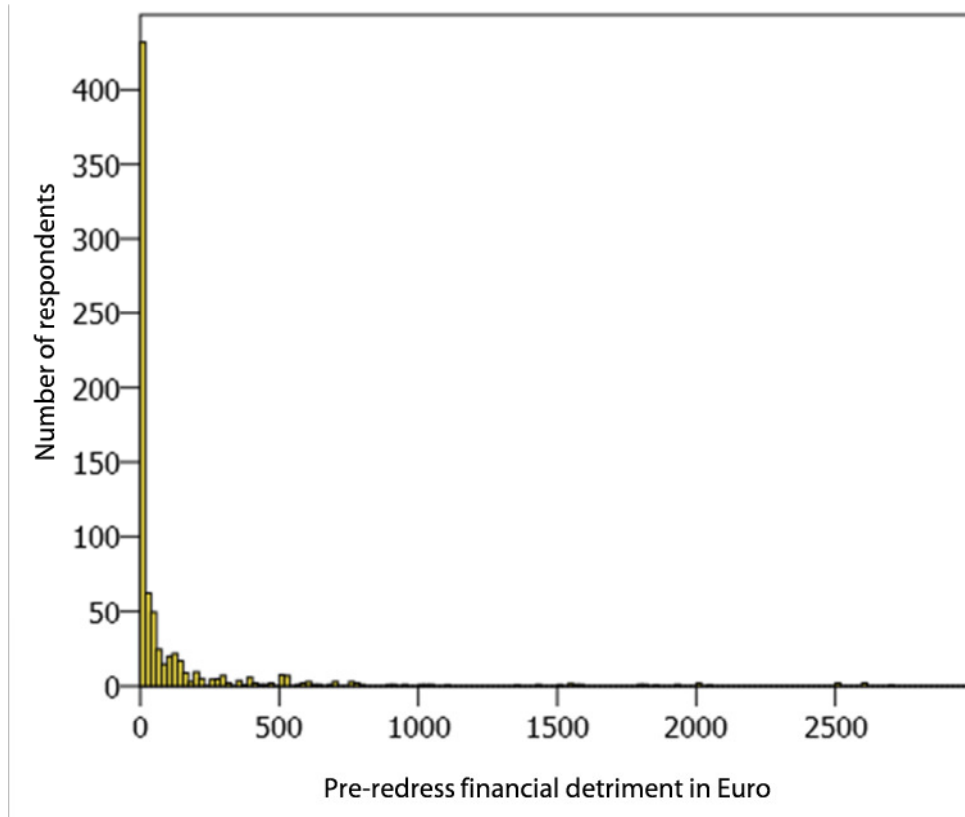


Source: Based on consumer survey (N=146), face-to-face mode. Note: for presentation purposes, extreme values are not displayed (i.e. 3 values between EUR -2,080 and EUR -800 and 1 value of EUR 3,500). Please also note that the first positive bar includes zero values as well as values close to zero. In this market, 76 respondents incurred post-redress financial detriment of EUR 0.

The post-redress financial detriment incurred by face-to-face respondents who experienced problems with loans, credit and credit cards varies from EUR -2,080 to EUR 3,500. While 39% of the respondents experienced post-redress financial detriment, 52% did not incur any post-redress financial detriment, and the remaining 9% experienced negative post-redress financial detriment.

The figures in the following pages show the distribution of pre-redress financial detriment and post-redress financial detriment incurred by online respondents who experienced a problem with loans, credit and credit cards.

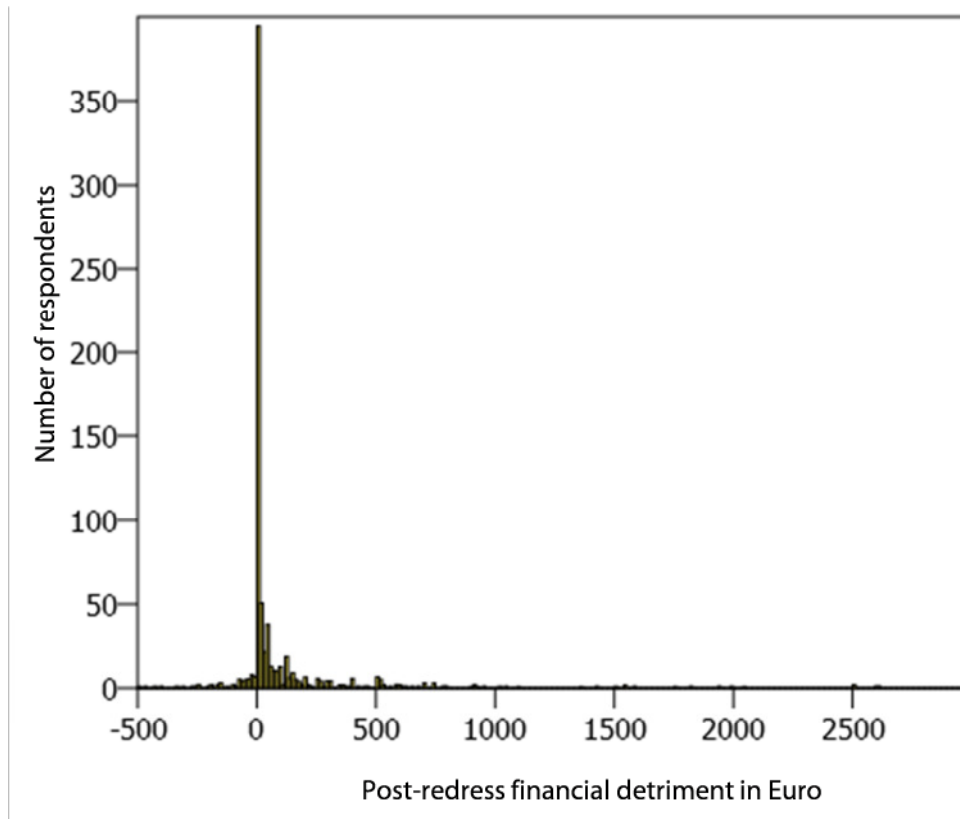
**Figure 23: Pre-redress financial detriment incurred by respondents who experienced a problem in the market for loans, credit and credit cards, online survey**



Source: Based on consumer survey (N=772), online mode. Note: for presentational reasons, extreme values are not displayed (i.e. 9 values between EUR 3,000 and EUR 13,500). Please also note that the first bar includes zero values as well as values close to zero. In this market, 326 respondents incurred pre-redress financial detriment of EUR 0.

Online respondents who experienced a problem with loans, credit and credit cards incurred pre-redress financial detriment ranging from EUR 0 to EUR 13,500. While 42% of the online respondents did not incur any pre-redress financial detriment, 53% experienced pre-redress detriment of up to EUR 800, and the remaining 5% experienced pre-redress financial detriment above EUR 800.

**Figure 24: Post-redress financial detriment incurred by respondents who experienced a problem in the market for loans, credit and credit cards, online survey**



Source: Based on consumer survey (N=770), online mode. Note: for presentation purposes, extreme values are not displayed (i.e. 13 values between EUR -5,931 and EUR -500 and 9 values between EUR 3,000 and EUR 13,500). Please also note that the first positive bar includes zero values as well as values close to zero. In this market, 306 respondents incurred post-redress financial detriment of EUR 0.

Online respondents who experienced a problem with loans, credit and credit cards incurred post-redress financial detriment ranging from EUR -5,931 to EUR 13,500. While 51% of the respondents experienced post-redress financial detriment, 40% did not incur any post-redress financial detriment (i.e. EUR 0), and the remaining 9% experienced negative post-redress financial detriment.

## Annex XVI. Workshop document for First expert workshop

Consumers, Health, Agriculture and Food  
Executive Agency

## STUDY ON MEASURING CONSUMER DETRIMENT IN THE EUROPEAN UNION

**Workshop hand-out**



Civic Consulting  
Potsdamer Strasse 150, D-10783 Berlin

[www.civic-consulting.de](http://www.civic-consulting.de)

<b>Contents</b>	<b>1</b>	<b>INTRODUCTION TO THE STUDY</b>	<b>5</b>
		<b>1.1 Objectives</b>	<b>5</b>
		<b>1.2 Steps taken so far</b>	<b>5</b>
		1.2.1 Overview of study phases	5
		1.2.2 Steps taken in the inception phase	8
		1.2.3 Steps taken in the design phase	9
		<b>1.3 Countries and markets</b>	<b>10</b>
		1.3.1 Countries	10
		1.3.2 Markets	10
		<b>1.4 Tools for data collection and rationale</b>	<b>10</b>
		1.4.1 Framework for data collection	11
		1.4.2 Rationale for the consumer surveys	12
		1.4.3 Rationale for the collection of complaints data and stakeholder survey	14
		1.4.4 Rationale for the mystery shopping exercise	15
		<b>1.5 Questions for discussion</b>	<b>15</b>
	<b>2</b>	<b>PERSONAL DETRIMENT AND REASONABLE EXPECTATIONS</b>	<b>17</b>
		<b>2.1 Development of a working definition of personal consumer detriment</b>	<b>17</b>
		2.1.1 Background	17
		2.1.2 Refinement of the definition of personal consumer detriment	18
		<b>2.2 Operationalisation of reasonable expectations</b>	<b>24</b>
		2.2.1 Overview	24
		2.2.2 Review of approaches	27
		<b>2.3 Questions for discussion</b>	<b>30</b>
	<b>3</b>	<b>MEASURING THE DIMENSIONS OF DETRIMENT</b>	<b>31</b>
		<b>3.1 Financial detriment</b>	<b>31</b>
		3.1.1 Overview	31
		3.1.2 Example of approaches to measure detriment	32
		3.1.3 Questions for discussion	35
		<b>3.2 Loss of time</b>	<b>35</b>
		3.2.1 Overview and challenges for measurement	35

3.2.2	Examples of approaches to measure detriment	36
3.2.3	Questions for discussion	39
<b>3.3</b>	<b>Adverse effects on health</b>	<b>39</b>
3.3.1	Overview and challenges for measurement	39
3.3.2	Examples of approaches to measure detriment	40
3.3.3	Questions for discussion	43
<b>3.4</b>	<b>Psychological stress</b>	<b>43</b>
3.4.1	Overview and challenges for measurement	43
3.4.2	Examples of approaches to measure detriment	44
3.4.3	Questions for discussion	47
<b>3.5</b>	<b>Redress</b>	<b>47</b>
3.5.1	Overview and challenges for measurement	47
3.5.2	Examples of approaches to measure redress	49
3.5.3	Questions for discussion	52
<b>3.6</b>	<b>Cross-cutting issues</b>	<b>52</b>
3.6.1	Measurement issues relevant for all types of detriment	52
3.6.2	Interrelationships between the dimensions of personal detriment	55
3.6.3	Questions for discussion	56
<b>4</b>	<b>PROBLEM TYPES AND APPROACH FOR VALIDATION</b>	<b>57</b>
4.1	Overview	57
4.2	Problem mapping	58
4.3	Validation and triangulation	67
4.4	Questions for discussion	67
	<b>ANNEX. LIST OF LITERATURE REVIEWED</b>	<b>68</b>

# 1 INTRODUCTION TO THE STUDY

*The Consumers, Health, Agriculture and Food Executive Agency acting on behalf of the European Commission has commissioned a study on measuring consumer detriment in the EU to Civic Consulting (subcontractor: TNS opinion). In this section we provide an overview of the objectives of the study, the steps taken so far, the countries and markets subject to analysis, and the tools for data collection in the scope of the study.*

## 1.1 OBJECTIVES

1. The objectives of this assignment are to help improve the quality and consistency of consumer evidence by developing a simple, consistent state-of-the-art methodology to identify, measure and quantify the incidence and the magnitude of personal consumer detriment across a broad array of markets, to test the data collection in order to prove its robustness and in a further step to apply it across the markets, and in doing so to provide comparable, reliable quantitative estimates (pre- and post-redress) and qualitative assessments for each of these markets. It is expected that the study thereby be instrumental in broadening the consumer knowledge base for the EC Consumer Markets Scoreboard, and kick-start a resource-efficient assessment of consumer detriment for in-depth market studies.
2. As part of the study, the TOR indicate that the contractor is also required to make recommendations in order to remedy detected shortcomings of existing data such as the EC complaints data set as well as for possible further consumer evidence and analysis at EU level. This advice is to be given with a view to increasing the robustness of the methodology of measuring and the reliability of the measurement results. The recommendations are to be based on the principles of efficient and simple data collection, the use of existing data and possible modifications at the lowest cost possible.

## 1.2 STEPS TAKEN SO FAR

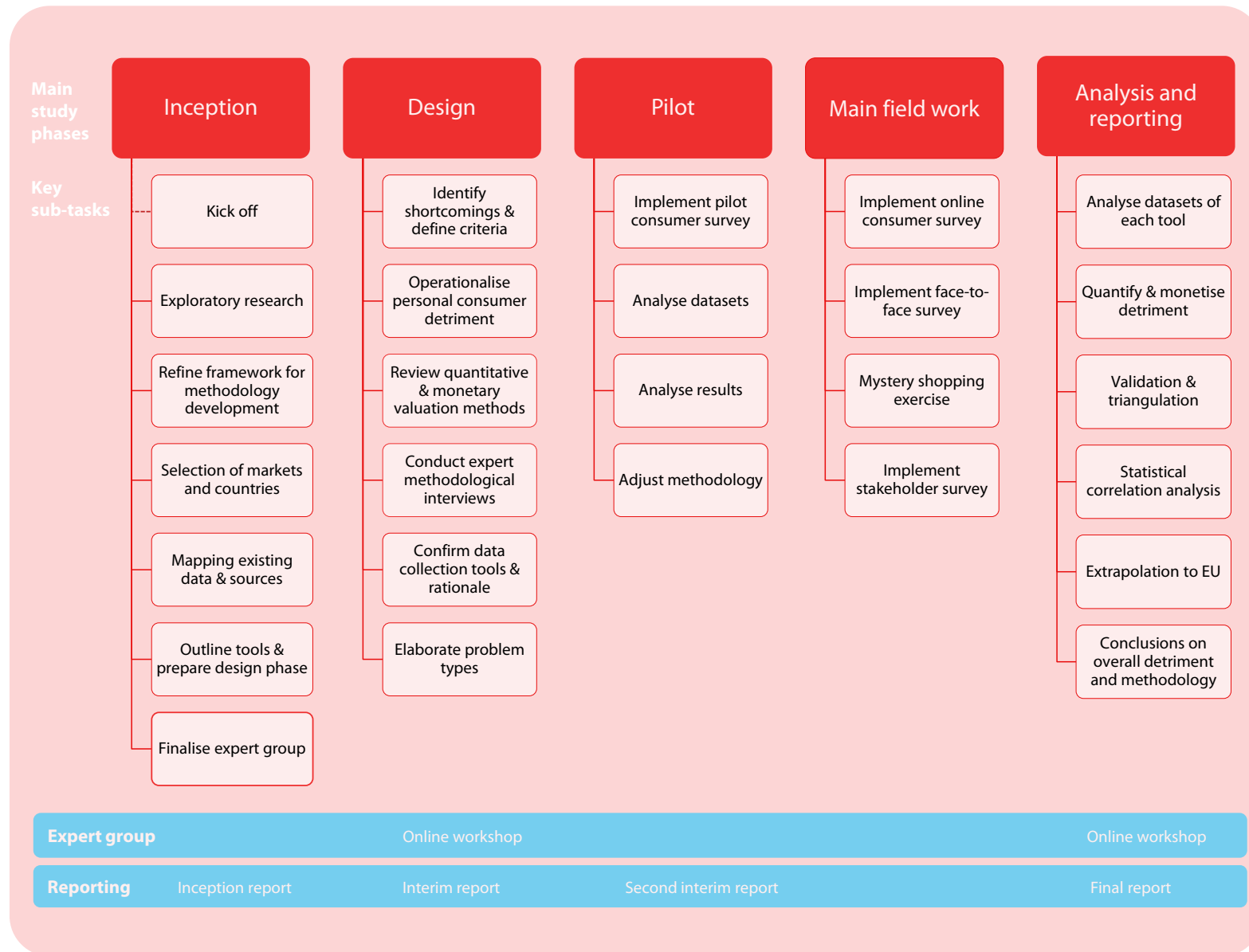
### 1.2.1 Overview of study phases

3. Methodological steps for implementing the study on "Measuring consumer detriment in the European Union" are divided into five phases:
  - ▶ Inception phase;
  - ▶ Design phase;

- ▶ Pilot phase;
- ▶ Main field work;
- ▶ Final analysis and reporting.

4. The figure on the following page gives an overview of the study process. Each of the phases has been structured into sub-tasks.

Figure 1. Overview of methodological steps



5. In the following we present an overview of the steps taken so far (both complete and ongoing) in the inception phase and design phase (i.e. the current phase).

### 1.2.2 Steps taken in the inception phase

6. The aims of the inception phase were to focus the resources of the study on the issues that have the highest priority for the Agency/Commission, to reach a common understanding of the aims of the study and the approach employed to reach these aims, and to update our approach for the next project phases.

7. The following points provide an overview of the methodological steps taken in the inception phase:

- ▶ *Kick-off meeting* on 16 April 2015;
- ▶ *Initial literature review* on consumer detriment in the EU and assessment methodologies, focusing on key areas of interest such as the causes of personal consumer detriment, different types of personal consumer detriment, key developments in assessments methodologies since a 2007 EC study 'An analysis of the issue of consumer detriment and the most appropriate methodologies to estimate it' (hereinafter 'the 2007 detriment study') and the current state-of-the-art, key sources of data relevant consumer detriment, as well as other relevant aspects, using academic databases and other sources, including recommendations by the members of our expert group. As of 30 June 2015 a total of 76 relevant documents had been reviewed;
- ▶ *Exploratory interviews with selected experts*, focusing on previous experiences in assessing consumer detriment; definition of personal consumer detriment; types and measurement of consumer detriment; markets and problem types to assess; countries to assess; and other relevant data sources, contacts and comments. As of 30 June 2015 a total of 11 interviews had been conducted;
- ▶ *Initial refinement of the framework for development of methodology*, focusing on the development of a working definition of consumer detriment (see Section 2 for more details on the outcome of this work);
- ▶ *Confirming the selection of countries* in which consumer detriment will be assessed (see Section 1.3.1 for the list of countries);
- ▶ *Confirming the selection of markets* in which consumer detriment will be assessed (see Section 1.3.2 for the list of markets). The selection was made on the basis of a detailed discussion of the markets, in view of a balanced selection and robust expected sample sizes of respondents in the consumer surveys who had had problems in those markets;
- ▶ Conducting an *initial mapping* of data needs and potential data sources;
- ▶ Outlining of *preliminary tools* and preparing design phase;
- ▶ Finalising the *composition of the group of experts*;

- ▶ Delivering the *inception report*.

8. Results of our research in the inception phase have been used to refine and update our overall methodological approach for the study (and are therefore reflected in this document).

### 1.2.3 Steps taken in the design phase

9. The main aim of the design phase (current phase) is to develop the methodology for the assessment of personal consumer detriment on the basis of a logical approach, that runs from shortcomings in existing methodologies and related needs, to key criteria for the development of a methodology, to the operationalization of personal detriment and related research into methods to measure its dimensions, to the rationale for the data collection tools. Taking into account feedback from the online workshop with the expert group, the methodology will be refined in preparation for testing in the pilot phase.

10. The following points provide an overview of the methodological steps in the design phase. Many of these steps are being conducted in parallel, with preliminary results presented in this document in the sections indicated:

- ▶ Identification of *shortcomings in existing methodologies* for assessment of consumer detriment and related needs;
- ▶ Definition of *criteria for the development of the methodology*;
- ▶ Confirming the *data collection tools to be employed and their rationale*, presented in Section 1.4;
- ▶ *Operationalisation of personal consumer detriment*, including approaches to operationalise 'reasonable expectations'. A selection of approaches is presented in Section 2.2;
- ▶ *Review of quantitative and monetary valuation methods* for measuring the dimensions of consumer detriment. Selected approaches identified on the basis of this review are presented in Section 3, in the context of each dimension of detriment;
- ▶ Conducting *expert methodological interviews*, on the basis of a revised questionnaire and building upon the interviews conducted so far.
- ▶ Elaborating *problem types for markets subject to analysis and developing an overall problem categorisation*. Preliminary results are presented in Section 4;
- ▶ Conducting *first online workshop with experts*;
- ▶ Developing and refining the data collection tools, in particular the *consumer survey questionnaire*, which is currently being developed and will be refined on the basis of the results of the workshop;
- ▶ Delivering *interim report*.



## **1.3 COUNTRIES AND MARKETS**

### **1.3.1 Countries**

11. According to the TOR, the study is expected to cover a sample of the Member States of the European Union, Norway and Iceland which allows to extrapolate the results to all twenty-eight EU Member States, Norway and Iceland.
12. Based on the criteria outlined in the TOR, as well as the availability and cost of large online consumer panels and face-to-face omnibus surveys; and the availability of existing evidence to serve as a benchmark for the current study, we proposed the following selection of countries in our offer:
  - ▶ Czech Republic;
  - ▶ Estonia;
  - ▶ France;
  - ▶ Italy;
  - ▶ Poland;
  - ▶ United Kingdom.
13. At the completion of the inception phase, the selection of the above countries proposed was confirmed.

### **1.3.2 Markets**

14. According to the TOR, the overall assessment of personal consumer detriment should cover a total of six markets (goods and services). Taking into account the criteria outlined in the TOR, and following feedback received during the inception phase of the study, the selection of markets proposed for assessment is (using the terminology and classification of the Commission's Consumer Markets Scoreboard):
  - ▶ Large household appliances;
  - ▶ Clothing and footwear;
  - ▶ Train services;
  - ▶ Electricity services;
  - ▶ Mobile telephone services; and
  - ▶ Loans, credit and credit cards.

## **1.4 TOOLS FOR DATA COLLECTION AND RATIONALE**

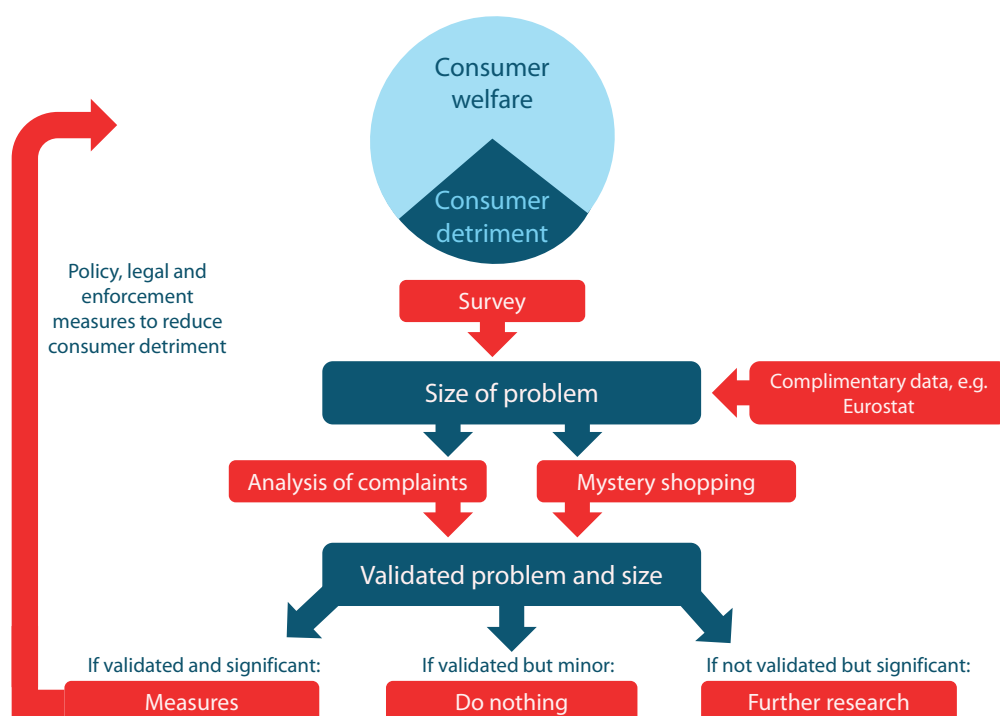
15. We have developed a methodology that brings together a range of data collection tools. Here we describe the framework for data collection in the overall policy process and the rationale for the tools envisaged.

### 1.4.1 Framework for data collection

16. The set of tools for data collection foreseen in the study are:
- ▶ Consumer surveys:
    - ▷ Online surveys of consumers; and complementary
    - ▷ Face-to-face surveys of consumers.
  - ▶ Complaints data, retrieved from:
    - ▷ Centralised databases on complaints; and complementary
    - ▷ Stakeholder survey of complaint bodies, consumer agencies and organisations.
  - ▶ An online mystery shopping exercise.
17. The diagram below presents the rationale for each of these tools in graphical format, as part of the overall framework for data collection, quantification and validation of detriment in the policy process.

**Figure 2.**  
Overall framework for data collection, quantification and validation of detriment in the policy process

Source: Civic Consulting



18. The diagram can be explained as follows:
1. In the wider policy process, consumer detriment in a specific market can be seen as the share of the pie that is removed from overall consumer welfare. At this stage, whether there is a need to address the consumer detriment and what means would be needed to do so are unknown.

2. Accordingly, *consumer surveys* (both *online* and *face-to-face*) are conducted to assess the size of the consumer detriment. The results of the complementary surveys will then allow the size of the problem to be determined, including by using complementary data from centralised sources (e.g. Eurostat), if relevant for the market. The results of this assessment alone, however, are not a sufficient basis for policy action. Strong consideration will be placed on multiple data collection tools measuring consumer detriment for the purposes of validation and triangulation.
3. Therefore, two additional tools, an *analysis of complaints data* and a *mystery shopping exercise* are conducted with the main aim of validating the results of the consumer surveys. The outcome of these tools then leads to one of three possibilities:
  - a) *The size of the problem is validated and significant.* In this case, there is sufficient basis for policy action. This can be the form of either fresh policy/legislative measures, if the scope of the existing policy/legislative framework is not deemed adequate to address the problem, or enforcement, if the existing policy/legislative framework already provides the basis for addressing the problem. The expectation is that the measures then feed into reducing the share of consumer detriment in overall consumer welfare.
  - b) *The size of the problem is validated but insignificant.* In this case, the combined evidence confirms that the size of the problem is not significant enough to warrant policy action.
  - c) *The size of the problem is not validated.* In this case there is a conflict in the evidence collected through the survey and the tools used for validation. As the size of the problem therefore cannot be assessed, further research is needed in order to know whether policy action is warranted, e.g. through conducting an in-depth market study.

19. In the following we describe in detail the rationale for each of the data collection tools chosen.

#### **1.4.2 Rationale for the consumer surveys**

##### *The online mode*

20. We plan to use online surveys as one of the main data collection tools (with a total sample size of approximately 28 000 consumers or 4000 per country).<sup>1</sup> We have substantial experience in the conduct of EU-wide online consumer surveys, having now successfully employed them in several market studies. The tool presents several key advantages:

<sup>1</sup> The sample sizes to be used are still subject to discussion.

- ▶ *Cost-efficiency.* In contrast to other modes (face-to-face and telephone) online surveys are highly cost-efficient due to their simple mode of implementation using predefined web infrastructures and interfaces.
- ▶ *Availability of panels across the EU and consistency in questions.* Thanks to the rapid and continuous emergence of robust consumer panels across the EU, online surveys can be consistently implemented across many different countries. The use of precisely translated questionnaires and standardised stratified sampling procedures further ensures the obtainment of consistent, robust results.
- ▶ *Skip logic.* The 'skip logic' or 'conditional branching' feature of online surveys is an efficient way of creating custom paths through the survey that vary based on the respondent's answers. This means, for example, that the survey can be easily adapted to the specific markets in which a consumer has had problems.
- ▶ *Testable.* The online survey mode is well-suited to the pilot phase planned in the context of the study (in which the survey questionnaire will be tested) in light of its cost-efficiency, and therefore allows for the opportunity for testing and refinement in the pilot phase to be fully exploited. In particular, we plan to randomly assign three different sets of 'screener' questions (i.e. the set of questions to determine whether the respondent had a problem with a good or service in a specific market) within the pilot phase to assess the effect of the screener on the incidence rate of detriment measured. We will thereby determine the number of screener questions necessary for an accurate estimation of incidence.
- ▶ *Questionnaire length.* The objective of this study is to develop a methodology that can be used in future in-depth market studies, and we therefore aim to identify a small number of key questions to be asked to get a good view on detriment suffered in a specific market. These questions would be added to the survey questionnaires of future in-depth market studies, which are likely to often use the online survey mode that is more flexible in terms of questionnaire length.
- ▶ *Quota-based sampling.* A quota-based sampling procedure is employed to ensure that the online panels are representative of the general population. Nonetheless, a drawback of online panels is the fact that by definition, the samples obtained are made up of online consumers. Accordingly, groups of consumers that tend to use the internet less, such as some types of vulnerable consumers, are likely to be less well represented in online panels.

#### *The face-to-face mode*

21. Face-to-face surveys have been the basis for most previous assessments of consumer detriment. Yet, their drawbacks are such that they remain impractical for regular use

as part of a simple, cost-efficient methodology, especially if large sample sizes are required. Nonetheless, they constitute the gold standard in market research, in particular due to the high level of robustness afforded by the interview method and the sampling procedure that is generally applied. As inaccurate estimates could lead to miscalculations of overall detriment, it may be the case that, despite their cost, face-to-face surveys are a necessary ingredient for a sufficiently accurate assessment of detriment.

22. With these considerations in mind, we therefore plan to employ a face-to-face survey as part of the main field work (with a total sample size of approximately 6 000 consumers or 1000 per country),<sup>2</sup> with two main purposes:
- ▶ First, to obtain a robust estimate of the incidence and magnitude of detriment across the six markets assessed in the main field work.
  - ▶ Second, to test whether the incidence and magnitude assessed through the online survey in the overall assessment is in line with the incidence and magnitude assessed through the face-to-face survey. By this means, we will obtain vital information on the survey modes necessary as part of a methodology for future assessments of consumer detriment. Specifically:
    - ▷ On the one hand, if the assessments by both modes across the markets and countries covered sufficiently coincide, then it might be considered whether an online survey could constitute the sole survey mode for future assessments;
    - ▷ On the other hand, if the results across modes are starkly different, then future assessments of consumer detriment may need to continue to employ face-to-face surveys, potentially combined with online surveys in a mixed-mode approach.
23. Hence, regardless of the outcome, the scientific benefits of applying a face-to-face survey in the main field work alongside the online survey are considerable.

#### **1.4.3 Rationale for the collection of complaints data and stakeholder survey**

24. While the main primary data collection tools on the incidence and magnitude of consumer detriment are the consumer surveys, we plan to collect complaints data from centralised databases for complaints at national or EU level, including the EU complaints database, as well as the databases for cross-border complaints and infringements from European Consumer Centres (ECC) and cross-border enforcement cooperation (CPC). The data collected will be complemented by a stakeholder survey of national complaint handling bodies, consumer agencies and organisations. The stakeholder survey will be employed to fill the gaps in complaint data for specific markets or countries, as not all relevant bodies yet provide input to the centralised EU complaints database. The data on complaints will then be used to validate and

<sup>2</sup> The sample sizes to be used are still subject to discussion.

triangulate the consumer survey data on the nature and incidence of the detriment measured in the consumer survey. As we expect complaints to mostly relate to post-contractual practices or occurrences causing detriment, the complaints data will primarily be used to validate consumer survey data in this respect. This contrasts with the rationale for the mystery shopping as described below.

#### **1.4.4 Rationale for the mystery shopping exercise**

25. The third main data collection tool is a mystery shopping exercise. It will involve the assessment of websites of a range of providers in three of the six markets selected in each of the selected countries, with the aiming of gathering additional information about the experience of consumers in the markets subject to analysis, that is complementary to the consumer survey and complaints data gathered. The mystery shopping exercise has a similar role to the complaints data collected, in that the overarching rationale is validation and triangulation of the consumer survey data. However, rather than duplicating information retrieved from the complaints data, it provides added value in two ways:

- ▶ First, as it involves assessing websites of providers in relevant markets, it will play a key role in collecting information on problems leading to detriment arising from selected unfair commercial practices or other relevant pre-contractual practices causing detriment. This contrasts with the largely post-purchase focus of the complaints data.
- ▶ Second, in contrast to the complaints data, which could in some cases date back over a year or more, field work for the consumer surveys and mystery shopping will be conducted simultaneously. Therefore, key problems detected on basis of the consumer survey that relate to the selected pre-contractual practices could be expected to be directly reflected in the mystery shopping results.

### **1.5 QUESTIONS FOR DISCUSSION**

26. In the box below we present a list of questions as a basis for discussion at the workshop.

- a) Do you have any comments regarding the overall framework for data collection?**
- b) Would you have suggestions as to tools that could be applied in future studies to complement the tools described above?**
- c) In particular, would you have suggestions as to additional tools to assess detriment:**

- **in low-penetration markets (i.e. markets in which consumers rarely buy goods or services, relative to other markets)?**
- **among vulnerable groups of consumers?**

## 2 PERSONAL DETRIMENT AND REASONABLE EXPECTATIONS

*In this section we outline key points of the theoretical discussion concerning the definition of personal consumer detriment for the purposes of the present study, and outline the working definition developed on the basis of the work conducted so far. We then provide an overview of approaches to operationalise the concept of 'reasonable expectations' in this definition, followed by a discussion on their feasibility for use in the present study.*

### 2.1 DEVELOPMENT OF A WORKING DEFINITION OF PERSONAL CONSUMER DETRIMENT

#### 2.1.1 Background

27. Consumer detriment arises when market outcomes fall short of their potential, resulting in welfare losses (financial, health, etc.) for consumers. The 2007 detriment study established two distinct forms of consumer detriment: 'structural detriment' and 'personal detriment':
- ▶ *Structural detriment* is the loss of consumer welfare (as measured by the ex-ante consumer surplus) in aggregate due to market failure or regulatory failure as compared to well-functioning markets i.e. *ex-ante* consumer surplus.
  - ▶ *Personal detriment* is determined from the difference between the value that consumers reasonably expected to get from a good or service and the value that they actually get from it, relating to problems experienced by consumers post-purchase.
28. A key difference between structural and personal consumer detriment is that while the latter affects an individual in a specific transaction, the former arises from a structural problem that affects an entire market or sector. The incidence of structural consumer detriment, is therefore largely independent of an individual customers' decision-making ability, behavioural bias, expectations, etc. Indeed, it is likely to affect the majority of customers in that market or sector.
29. The 2007 detriment study explained that it applied the label 'personal' consumer detriment because it relates to the personal experience of those consumers for whom *something goes wrong*. As the Commission's consumer policy primarily addresses shortcomings stemming from personal consumer detriment, this *study focuses on the assessment of personal consumer detriment*.



30. Within the scope of personal consumer detriment, the distinction can be made between financial and non-financial detriment. Financial detriment includes the expenses incurred by the consumer as a consequence of the problem suffered, including e.g. legal expenses, whereas non-financial detriment consists of loss of time, psychological detriment (e.g. stress, anger, regret), adverse effect on health, etc.

### **2.1.2 Refinement of the definition of personal consumer detriment**

31. The discussion at the kick-off meeting re-emphasised the need for a precise definition of personal consumer detriment as a basis for the scope of the methodology, stressing the challenges associated with defining reasonable expectations. The initial review of literature as well as the exploratory interviews then provided further input to the development of a working definition, as well as options for operationalisation of the definition in the design phase.
32. As part of the initial literature review we focused on definitions applied in recent studies on consumer detriment and how they differentiate key terms such as personal and structural detriment, revealed and unrevealed detriment, as well as the focus of the related assessment conducted, if applicable. The findings of this review of definitions applied in the most relevant studies as well as feedback from our interviews can be summarised as follows:
- ▶ *Personal and structural detriment.* The distinction between personal and structural consumer detriment has been largely maintained in studies on consumer detriment since the 2007 detriment study, along with their respective definitions. Personal consumer detriment is largely seen to relate to the financial and non-financial impacts of specific problems for individual consumers relative to a benchmark of reasonable expectations, whereas structural detriment is seen to relate to loss of consumer welfare in the aggregate due to market or regulatory failures. While past studies on consumer detriment have covered both personal and structural detriment, the focus has generally been on personal consumer detriment. Nonetheless, some studies have noted overlaps between structural and personal detriment.
  - ▶ *Reasonable expectations.* Interviewees have broadly confirmed that 'reasonable expectations' is the proper benchmark for an assessment of personal consumer detriment. Survey-based assessments of consumer detriment have often operationalised reasonable expectations through the concept of problems which led to a 'genuine' or 'legitimate' cause for complaint, although other approaches have also been employed (see next section).
  - ▶ *Revealed and unrevealed/hidden detriment.* Survey-based assessments of consumer detriment have focused on revealed consumer detriment (i.e. detriment that consumers are aware of). As indicated in past studies, a

survey-based assessment by its very nature requires that consumers be aware of the detriment, and therefore cannot cover 'hidden' or 'unrevealed' detriment. Hidden detriment – the importance of which some interviewees have highlighted – may be more readily captured through the concept of structural detriment, as it tends to affect consumers more generally through market failure.

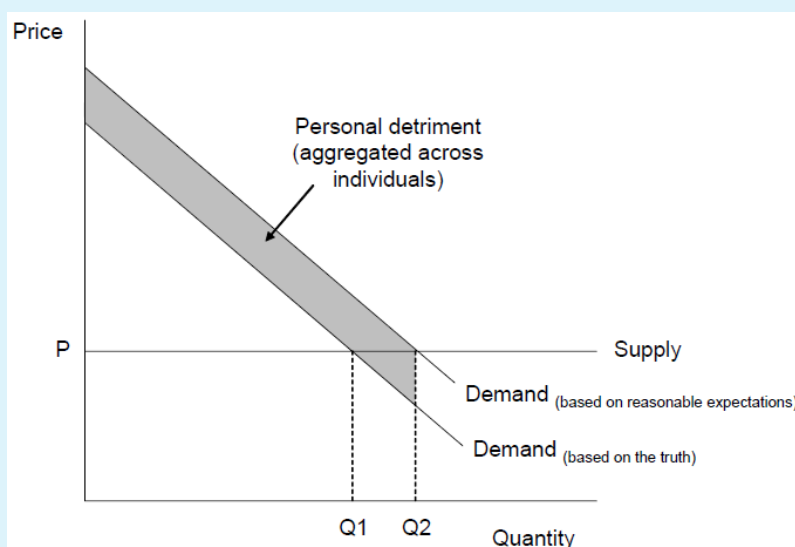
33. As mentioned, as per the TOR this study is to focus on personal consumer detriment. An initial conclusion from these findings is that the main focus of the study, being primarily survey-based, is on personal consumer detriment in relation to specific problems that consumers have *knowingly suffered*. Hidden or unrevealed detriment, in contrast, such as not knowing about the possibility to switch to a lower price, would fall outside of the scope of the study, and, in line with the discussion above would appear to primarily fall within the concept of structural detriment. The TOR also note that “hidden detriment could also be interpreted as structural detriment as against personal detriment”. Nonetheless, while interviewees have broadly confirmed this, feedback has indicated that the distinction is not clear-cut. As one interviewee put it: “A lot of structural detriment is unrevealed but is all unrevealed detriment structural? Probably not.” The interviewee provided an example of the mis-selling in the UK of payment protection insurance, which was also used in an OECD report to illustrate the personal and structural nature of hidden detriment. The report notes that the very low level of claims paid relative to premiums collected suggested substantial structural detriment in the form of inflated prices for the insurance. On the other hand, it suggests that consumers who were sold inappropriate insurance policies also suffered personal detriment,<sup>3</sup> without knowing this.<sup>4</sup>
34. This example also illustrates the fact that, as indicated in previous studies and confirmed by our exploratory interviews, there may be overlaps between personal and structural detriment. A closer review of the 2007 detriment study allows the two concepts to be better distinguished. It notes that the key difference between personal and structural detriment is not so much the level at which detriment is analysed (i.e. individual versus aggregate), but rather the difference in *what “counts” as detriment*, given the counterfactual against which outcomes are being compared. The box below shows an extract of the relevant section of report on comparison of the two concepts.

<sup>3</sup> OECD, Consumer Policy Toolkit, 2010.

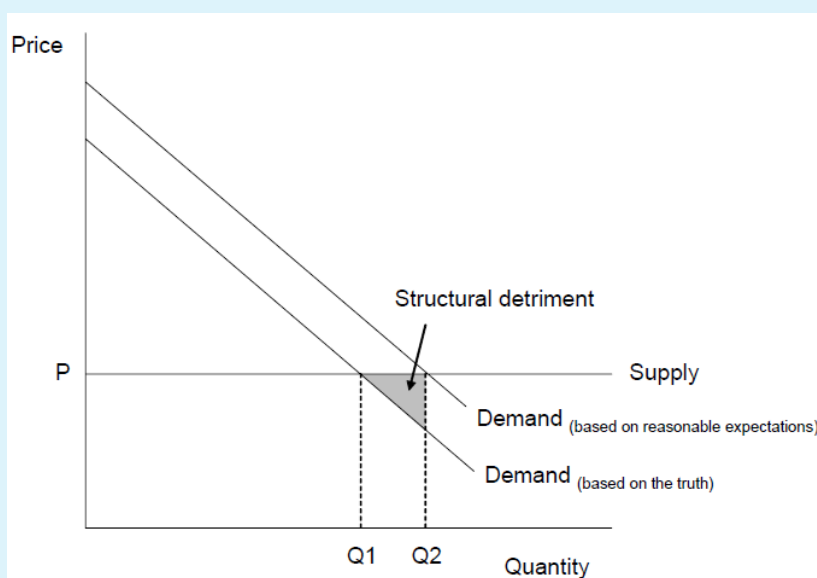
<sup>4</sup> Nonetheless, once the PPI scandal was revealed and addressed by the supervisory authority, many consumers became aware of the detriment suffered. This led to a large increase in the number of complaints and compensation claims. See e.g. <http://www.financial-ombudsman.org.uk/publications/ar14/ar14.pdf>.

**Personal and structural consumer detriment, extract of 2007 detriment study**

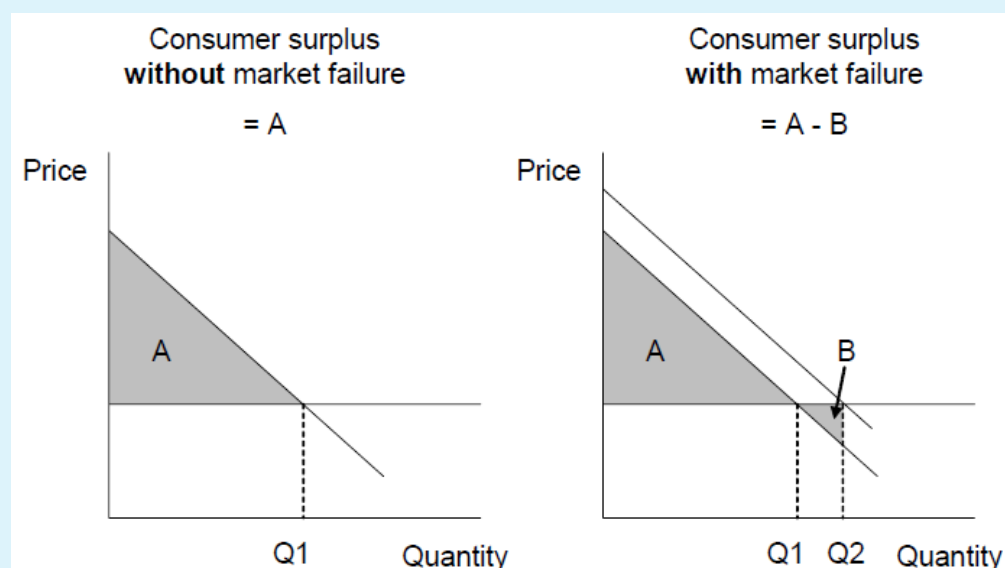
“The personal detriment (aggregated across individuals) is given by the difference between the value that consumers reasonably expected to get from the product and the value that they actually get from it. Since demand curves show how much consumers are willing to pay for any given quantity of a product (and thus the value that they place on the product), personal detriment is therefore the area between the two demand curves [pictured below]



By contrast, structural detriment is given by the loss in consumer welfare (measured by consumer surplus) arising from the market failure implied by sellers’ ability to mislead consumers. Although at first sight it may not seem intuitive, this is actually given by the triangle shaded grey in [the figure below].



The rationale for this is given in the two diagrams shown in [the figure below]. Without the market imperfection, consumer surplus would be given by the shaded triangle labelled A. The effect of the market imperfection is that consumers over-purchase the product: they buy Q2 rather than Q1. The price that consumers pay for these additional units of the product is greater than the value that they would place on them if they had been truthfully informed about the characteristics of the product. Remembering that consumer surplus is the difference between a consumer's willingness to pay and the actual price paid, this implies that the shaded triangle labelled B is 'negative' consumer surplus (i.e. consumers are paying more than their true willingness to pay). Hence, triangle B represents the loss of consumer surplus due to the market failure, which by definition is structural detriment.



By comparing the above diagrams, it can be seen that much of the area representing aggregated personal detriment does not (in this instance) represent structural detriment. Why is this? The answer is that most of the additional welfare that consumers (reasonably) expected due to what they were told by sellers – and which therefore represented personal detriment when it did not materialise – was not welfare which they would actually have obtained in the absence of the market failure. (Instead, if they had been fully informed about the product they would simply have bought less of it.) Hence, this welfare which consumers reasonably but mistakenly expected cannot be described as 'lost welfare due to market failure', and hence is not included within structural detriment.

In light of the above, the key difference between personal and structural detriment is not so much the level at which detriment is analysed (i.e. individual versus aggregate), but rather the difference in what 'counts' as detriment, given the counterfactual against which outcomes are being compared. In the case of personal

detriment, the counterfactual is (reasonable) expectations, and so anything that falls short of what consumers (reasonably) expected given the circumstances of the transaction counts as detriment. By contrast, structural detriment focuses on welfare loss due to market or regulatory failure, and hence the relevant comparison is not with (reasonable) expectations but rather with what would have happened in the absence of market or regulatory failure.

In our view, this difference between the two concepts is one of the strengths of adopting two complementary definitions, because it means that legitimate consumer problems which are not captured under one definition can be captured under the other.”

35. The delineation provided by the 2007 detriment study is critical for assessing whether specific problems causing detriment fall within the scope of structural or personal detriment. For example, if some consumers suffer detriment because they are charged higher prices than others, then the question to ask is whether these problems arise because markets are not functioning well (e.g. due to market power or imperfect information) or because individual consumers are not receiving what they reasonably expect (e.g. because of unfair commercial practices such as scams). Taking into consideration the delineation provided by the 2007 detriment study above, our view is that:
- ▶ In those cases where consumers *reasonably expect* to pay a higher price based on information prior to purchase – e.g. because they are aware that there is only one monopoly provider in their area – regardless of whether they actually make a purchase, then the ensuing detriment falls within the scope of structural detriment, and is hence best assessed with a separate methodological approach tailored to the concept of structural detriment beyond the scope of this study.<sup>5</sup>
  - ▶ In contrast, in those cases where consumers *did not reasonably expect* to pay a higher price when they *actually undertook a transaction* – e.g. because they were scammed – and thus the detriment they suffered occurred only *subsequent to their purchase*, then it falls within the scope of personal detriment. Accordingly, a second conclusion is that the main focus of this study is on negative outcomes related to individual transactions or purchases that took place.<sup>6,7</sup>

<sup>5</sup> As noted in the 2007 detriment study, “it is less easy to apply the concept of personal detriment where consumers lose out as a consequence of transactions not taking place due to some market imperfection or regulatory failure.”

<sup>6</sup> Although, as noted in our offer, the cause of detriment may be linked to pre-contractual practices relating to the individual transaction (such as unfair commercial practices).

36. A final conclusion relates to the benchmark or counterfactual against which negative ex-post outcomes for consumers can be assessed. As noted in the 2007 detriment study, if there were no explicit benchmark or counterfactual defined, then 'no negative outcomes' would implicitly become the benchmark. The study sees this as problematic because it would count as detriment those negative outcomes which the consumer might have reasonably expected (e.g. stress arising from a fault with a second-hand car which the consumer knew about at the time of purchase). And if 'actual expectations' were the benchmark, this may lead to undesirable cross-sectional effects due to differences in expectations among different groups of consumers. Specifically, certain groups of consumers, e.g. consumers from specific countries, or demanding/over-optimistic consumers, or vulnerable consumers, may have expectations which would either overstate or understate their actual consumer outcomes when measured objectively.
37. For these reasons, the 2007 detriment study notes it is preferable to define personal detriment relative to 'reasonable expectations'. The TOR also emphasised that personal detriment cannot be measured without specifying what would constitute reasonable expectations in the specific situation of interest. And indeed, interviewees have broadly confirmed that 'reasonable expectations' is the proper benchmark for an assessment of personal consumer detriment. We have therefore maintained this benchmark as part of the definition of personal consumer detriment, i.e. detriment is assessed based on what might reasonably have been expected given the type of transaction in the market in question.
38. In conclusion, we suggest a clearer, refined definition of personal consumer detriment for the purposes of this study, which clarifies that the primary focus is on problems that:
1. Individual consumers are aware of;
  2. Occur after the purchase or use<sup>8</sup> of a good or service has actually taken place;<sup>9</sup> and
  3. Are relative to what might reasonably have been expected given the type of transaction in the market in question.

<sup>7</sup> In some cases, individual negative outcomes experienced may not meet reasonable expectations for a wide range of consumers. An example provided in the 2007 detriment study is the systematic risk to which consumers investing in financial products in the stock market are exposed. Such cases could therefore also be an indication of market failure and thus structural detriment.

<sup>8</sup> We suggest using 'purchase or use of a good or service'<sup>8</sup> rather than 'purchase of or transaction related to a good or service', as this wording is simpler, and also covers situations in which a good or service is provided for free, e.g. a free sample of a product that causes harm to a consumer.

<sup>9</sup> With this caveat, we also exclude situations in which consumers tried to make a purchase but failed, for example when buying products online. We suggest that such problems are instead best dealt with using the concept of structural detriment. As noted in the 2007 detriment study: "In such cases [where no transaction is made], analysing personal detriment is difficult because it is not obvious what 'reasonable expectations' means where there has been no transaction. By contrast, it is more straightforward to analyse the negative impact on consumers using the concept of structural consumer detriment, as significant economic analysis has been done on the loss of consumer welfare or total welfare which may result from such problems."

39. The proposed working definition for the study therefore reads:

*In this study revealed personal consumer detriment is defined as negative outcomes for individual consumers that they become aware of following the purchase or use of a good or service, and measured in relation to the benchmark of 'reasonable expectations'.*

## **2.2 OPERATIONALISATION OF REASONABLE EXPECTATIONS**

40. When using the proposed working definition for personal consumer detriment presented above, a key question is how to apply the concept of 'reasonable expectations' in practice in the context of a survey-based assessment. In the course of our research we have identified a range of approaches that have been applied in previous studies or suggested. Here we provide an overview of these approaches, followed by a discussion on their feasibility for use in the present study.

### **2.2.1 Overview**

41. As mentioned, survey-based assessments of consumer detriment have often operationalised reasonable expectations through the concept of problems which led to a 'genuine' or 'legitimate' cause for complaint. In the table below we list this and other approaches we have identified so far that could be relevant in the context of a survey-based assessment of consumer detriment as a basis for further discussion.

Table 1. Overview of approaches identified to operationalise reasonable expectations

	Type of approach	Approach	Description of approach	Example of question and answer items for survey questionnaire (from previous studies)	Source
42.	<b>Subjective legitimatisation of expectations</b>	Question on legitimate/genuine cause for complaint	Survey respondents are asked to recall problems for which they had a genuine or legitimate cause for complaint in order to filter out problems which respondents did not consider to reasonably cause them detriment.	QUESTION: Please look at this card which outlines some goods or services which you might have had a problem with in the past twelve months, for which you consider you have a genuine cause for complaint. It doesn't matter what type of product or service the problem relates to or whether or not you decided to complain about the problem, but it must be something you were dissatisfied with. Please take the time to look through the list and tell me which goods or services you have had a problem with where you have had a genuine cause for complaint. ANSWER ITEMS: <i>[List of goods and services]</i>	UK BIS /TNS (2014); Other examples include CPCC / Ipsos MRBI (2014)
43.	<b>Reported price as benchmark/proxy for expectations</b>	Reported price of good or service as benchmark for assessing detriment	Survey respondents are asked to report the price of the good or service causing detriment. The reported price then serves as a benchmark for assessing the extent to which reported detriment can be considered reasonable.	QUESTION: Approximately how much did you pay [over the last 12 months if subscription service] for the product or service that caused the problem? ANSWER ITEMS: <i>[List of price ranges]</i>	Civic Consulting
44.		Average market price of good or service as benchmark for assessing expectations	Survey respondents are asked to report the price of the good or service causing detriment. The difference between the reported price and the average market price then serves as a proxy for their ex-ante expectations.	<i>As above (for reported price – would need to be complemented by price data on average prices in specific market)</i>	GfK (2014)
45.	<b>Control questions regarding expectations</b>	Questions on expectations regarding consumption in general	Survey respondents are asked questions concerning their expectations in general regarding consumption as a means to determine the extent to which their	QUESTION: I am going to read out a number of statements about general attitudes of consumers. Please indicate to which of the following statements you agree. ANSWER ITEMS:	Adapted from Europe Economics



		reported detriment can be considered reasonable.	<p><i>Consumers should not put up with suppliers failing to meet their expectations;</i></p> <p><i>Consumers can only expect the level of service they pay for;</i></p> <p><i>Consumers should accept that suppliers will sometimes fail;</i></p> <p><i>Consumers should always be compensated or given money back by suppliers whenever something goes wrong;</i></p> <p><i>[...]</i></p>	(2007)	
46.	Questions on expectations in general regarding a typical good or service	Survey respondents are asked about their expectations about a typical good or service for the market in question. Answers are then compared to existing market-specific data or expert assessments to assess the extent to which expectations in general regarding the good or service can be considered reasonable.	<p>QUESTION: In general, how long should the [insert typical good or service] you purchased be expected to last before breaking down?</p> <p>ANSWER ITEMS:</p> <p><i>[List of different ranges of potential lifespans]</i></p>	Civic Consulting	
47.	Question on forewarnings of a problem from the specific good or service purchased	Survey respondents are asked whether and to what extent they thought they might have a problem when they bought the good or service, as a means to determine the extent to which their reported detriment can be considered reasonable.	<p>QUESTION: When you bought the product or service, were you aware that there could be a problem associated with this purchase?</p> <p>ANSWER ITEMS:</p> <p><i>Very much; Somewhat; Not really; Not at all; Don't know</i></p>	Europe Economics (2007); Answer items from Civic Consulting	
48.	<b>Aggregate expectations as proxy for expectations</b>	Aggregate expectations of a random sample	If it is assumed that in the survey sample, the degree/frequency of unreasonably high expectations is equivalent to that for unreasonably low expectations, then aggregate expectations can be used as a proxy for reasonable expectations.	<i>Not applicable</i>	Europe Economics (2007)

Source: Compiled by Civic Consulting; sources indicated in table.

## 2.2.2 Review of approaches

49. In the following we review these approaches in detail and give indications as to their feasibility in a survey-based assessment across multiple markets:

### 2.2.2.1 Subjective legitimisation of expectations

50. This approach involves asking respondents to recall only those problems for which they had a genuine or legitimate cause for complaint, and has been employed in several past studies. It places the burden on the respondent to only consider those problems, which, in their view, were worthy of being complained about (regardless of whether the respondent actually does complain), which thereby forces the respondent to subjectively assess the reasonableness of their expectations in dealing with the problems suffered. An important assumption is that respondents do not also consider the costs (financial or otherwise) of complaining/obtaining redress in their own specific case, but only the legitimacy of complaining itself. Furthermore, a *stricto sensu* understanding of 'legitimate' could prompt an undue legal interpretation of the question, which would induce an assessment of detriment based on deviation from legal requirements alone. However, its successful use in a number of previous surveys would tend to support the view that a 'legitimate cause for complaint' is generally understood to mean 'a complaint that would be legitimate for a consumer to have', with 'legitimate' in particular understood as 'not spurious or unjustified; genuine'. It is based on the argument that if consumers did not truly think their problem would be worthy of being complained about, then either they deemed the problem insignificant or they reassessed their expectations concerning the good or service as unreasonable. The approach thereby works by subjective legitimisation, in that respondents determine themselves the legitimacy of their expectations, even if these may not stand up to objective scrutiny. This approach appears to be highly feasible to implement, despite its inherent lack in objectivity.

### 2.2.2.2 Reported price as benchmark/proxy for expectations

#### *Reported price of good or service as benchmark for assessing detriment*

51. We had originally mentioned this type of approach in our offer as a targeted follow-up question on the price of the good or service purchased. We envisaged it as a benchmark for checking the plausibility of estimates of detriment provided by respondents, since previous studies suggested reports of large financial losses could sometimes be the result of misjudgement on the part of the respondent, but it may also serve as a 'proxy' for assessing the reasonableness of expectations. The implicit argument would be that detriment assessed based on reasonable expectations would be proportional in some respect to the price of the good or service causing the detriment. This approach is also fairly straightforward to implement in a survey, and

would not involve price collection beyond the survey itself, although one difficulty is determining the appropriate threshold beyond which reported detriment would be considered to be based on unreasonable expectations.

*Average market price of good or service as benchmark for assessing expectations*

52. A related approach was applied in the recently published consumer market study on the second-hand car market. In this study, respondents reported the price of the car they purchased. The authors then used the difference between the price paid for the car and the average price for a similar car as an indicator for expectations at the time of purchase. The intuition was that a higher than average paid price by the consumer would denote higher ex-ante expectations, and vice versa. Accordingly, for each specific category of car, the authors first determined an average price. They then divided respondents into three categories, based on relative price differences: those who paid 30% or more below the average purchase price; those who paid within 30% of the average purchase price; and those who paid 30% or more above the average purchase price. They then used complaints data and problems data to show that these three categories were likely to coincide with low, medium and high ex-ante expectations respectively. Finally, they applied different weights to the detriment reported by the different groups to account for differences in ex-ante expectations. This approach is likely to involve significant and likely expensive data collection efforts in order to determine the average purchase price of the product in question, as prices would need to be collected for each product category in each market subject to analysis. It also relies on a very accurate delineation of product categories, which can be very difficult for some markets. We therefore suggest that, unless a significant, targeted price collection exercise is also envisaged as part of the assessment, this approach is relatively less feasible in a survey-based assessment.

**2.2.2.3 Control questions regarding expectations**

*Questions on expectations regarding consumption in general*

53. This type of approach was proposed in the 2007 detriment study. Their suggested approach involves asking respondents questions concerning their expectations in general regarding consumption and complaining. The answers can then be used as a basis for interpreting the reported detriment and the extent to which it can be considered reasonable. The 2007 detriment study notes: "For example, if survey respondents in Eastern Europe reported low levels of detriment but the control questions found that they generally had low expectations as consumers, then the implication would be that consumer detriment in Eastern Europe had been under-reported". As with the reported price approach, respondents could then feasibly be divided into groups of differing expectations on the basis of their answers, potentially as a basis for applying weightings to their reported detriment. This approach is also in principle feasible to implement in a survey, although, as the 2007 detriment study

indicates, it is important to phrase the questions carefully to obtain truthful answers, since if one of the available responses is obviously unreasonable then few respondents are likely to choose it.

*Questions on expectations in general regarding a typical good or service*

54. Another approach involves first asking respondents questions on expectations regarding a typical good or service in general in the market subject to analysis (e.g. how long they think a typical product – e.g. a washing machine – would last before breaking). Respondents’ answers are then compared with what could reasonably be expected of the good or service on the basis of market-specific data or expert assessments. Their answers then act as a benchmark for assessing the extent to which the reported detriment for problems experienced in that market can be considered reasonable. Again, respondents could feasibly be divided into groups of differing expectations on the basis of their answers, which could then serve as basis for interpreting the reported detriment of respondents in each of these groups. This approach is similar to the problem-specific approach based on questions concerning expectations, as it involves comparing respondents’ reported expectations regarding a good or service to an existing benchmark. It only covers respondents’ expectations in relation to the typical good or service - as opposed to the specific problem they suffered. This approach is thus relatively feasible to apply in a survey-based assessment. Nonetheless, it still depends on an accurate definition of reasonable expectations regarding a few key aspects of the typical good or service, as an appropriate benchmark for assessing respondents’ reported expectations.

*Question on forewarnings of the problem from the specific good or service purchased*

55. This type of approach was also proposed in the 2007 detriment study. It involves asking the respondents whether and to what extent they thought they might have a problem when they bought the good or service. The aim is to thereby assess whether the consumer could reasonably have foreseen that there might be a problem or a risk with the purchase. The answers to this question can then be used as a means to interpret reported detriment. It appears in principle feasible to employ in a survey-based assessment. Nonetheless, a potential drawback to this approach is that many respondents could well declare that they did not expect a problem even though it may have been reasonable to do so (e.g. in a market for second-hand goods or services). As a result, this approach appears to be equivalent to using expectations as a benchmark, as opposed to reasonable expectations.

**2.2.2.4 Aggregate expectations as proxy for expectations**

56. The final approach identified is similar to the reported price approach to the extent that it is also proxy-based and does not directly inquire about respondents’ expectations. This approach was also proposed in the 2007 detriment study. It is

based on the assumption that in a random sample, the degree/frequency of unreasonably high expectations among consumers (which thus overstate detriment) is likely to be equivalent to that for unreasonably low expectations (which thus understate detriment). As a result, one could argue that these two effects cancel out in the aggregate, such that average detriment could be considered accurate to reflect reasonable expectations. The implicit argument is that consumers themselves are the best judges of the reasonableness of their expectations, and that expectations taken in the aggregate are therefore reasonable *by definition*. Parallels can be drawn to the concept of the ‘wisdom of the crowd’, according to which a large group’s aggregated answers to questions involving e.g. estimation are as good or better than the answer given by any individual in the group. Support for this reasoning can also be found in the use of the ‘average consumer’ in the Unfair Commercial Practices Directive as a benchmark, defined as being “reasonably well-informed and reasonably observant and circumspect, taking into account social, cultural and linguistic factors”. Such an approach is therefore attractive because it depends on the quality of the sampling alone to ensure that the problem of reasonable expectations is adequately addressed. However, the 2007 detriment study highlights that cross-sectional analysis of variations in detriment across different groups of consumers would be limited, due to the potential for a systematic tendency for some groups to have unreasonably high or low expectations. As a result, estimations of detriment from vulnerable consumer groups would need to be interpreted with the appropriate caveats.

57. In contrast with the previous approaches described, as this is based on the assumption that expectations in the aggregate are reasonable provided the sample is random, then there is no specific question needed in the consumer survey questionnaire for this approach.

### 2.3 QUESTIONS FOR DISCUSSION

58. In the box below we present a list of questions as a basis for discussion at the workshop.

- a) To what extent do you agree with the pros and cons of each of the approaches as described above?**
- b) In your view, which of the approaches outlined above is most appropriate and feasible to implement in the context of the present survey-based assessment of consumer detriment? Why?**
- c) Would you have suggestions as to other approaches that could be employed in a survey-based assessment?**

## 3 MEASURING THE DIMENSIONS OF DETRIMENT

*In view of a comprehensive consideration of personal consumer detriment, we aim to develop a methodology that incorporates each of its various dimensions, including financial and non-financial detriment, redress, and the interrelationships between the various dimensions. In the following we further detail our understanding of each of these dimensions and provide an overview of approaches that could be applied to measure the various dimensions in a survey-based assessment.*

### 3.1 FINANCIAL DETRIMENT

#### 3.1.1 Overview

59. Financial personal detriment can be defined as the monetary costs incurred by the consumer in dealing with a specific problem they faced related to the purchase of a good or service of a transaction that did not meet reasonable expectations. It is important to consider that a range of costs fall within the scope of financial detriment that go beyond the direct costs of repairing or replacing a product or service (e.g. the costs of obtaining redress). In this regard in the context of a survey it is useful to remind respondents of the range of possible costs that they may have incurred when dealing with a particular problem (while ensuring that these cost types do not overlap), in order to avoid underestimating the total costs involved in financial detriment. The box below, based on a recent survey assessing consumer detriment in the UK,<sup>10</sup> provides an example of the range of financial costs that could be incurred in dealing with a problem.

#### *Types of financial costs undergone in dealing with problems*

Costs of telephone calls, postage or stationery

Travel costs

Costs on any legal matters or for legal advice

Costs of getting any other type of expert advice or assistance

Cost incurred as a result of over-payment that has not as yet been reimbursed

Repairing or resolving the problem at own expense, e.g. the cost of repairs.

Resolving the problem by buying a replacement/substitute product or alternative service at own expense.

<sup>10</sup> TNS, and Department for Business Innovation and Skills, *Consumer Engagement and Detriment Survey*, 2014.

Cost of the original product or service, if it was unusable or was not delivered and no replacement/substitute was bought

Costs of any knock-on/consequential damage or inconvenience caused as a result of the problem (one example of this would be a household appliance leaking and damaging something else)

Reduction in value of the goods concerned as a result of the problem.

Cost of lost earnings by not being able to work while taking time out to resolve the problem

60. In contrast to non-financial detriment, financial detriment presents the advantage of being relatively straightforward to measure, as the sum of all financial costs or expenses reported by consumers related to dealing with the problem. However, a key concern from past studies is the small sub-set of consumers who have experienced very large financial losses. A very small face-to-face survey sample is unlikely to capture a sufficiently representative number of this sub-set, which can lead to an underestimation of the total consumer detriment when extrapolating to the population level. An adjacent problem is the potential for the reported very large financial losses to be the result of misjudgement on the part of the respondent, which then leads to an overestimation of the total level of detriment. Possible solutions to these two problems are to: a) use larger survey samples by drawing on online surveys as a complementary tool (as described in the rationale for the tools in Section 1.4); b) focus on the main or worst problems suffered in a given period; and c) check the plausibility of estimates provided by consumers through the use of a targeted follow-up question on the price of the good or service purchased (as described in Section 2.2.2.2). An additional question expressed by interviewees is the extent to which financial losses relating specifically to financial services fall within the scope of personal consumer detriment, and if so to which extent.

### **3.1.2 Example of approaches to measure detriment**

61. Below we provide selected examples of approaches to measure financial detriment that may be feasible to implement in a survey-based assessment.

Table 2. Selected approaches to measuring financial detriment in a survey-based assessment

Description of approach	Data needs	Example question and answer items (from previous studies)	Source
62. <b>Assessment of financial expenses incurred by the respondent as a result of the problem, in quantitative terms (approximate range)</b>	<i>From consumer survey:</i> Respondent's stated overall financial loss from problem, in absolute terms	<p>QUESTION: We would now like you to estimate the total value of financial losses to you as a result of this problem with this product. As a reminder, please look at this card which outlines some of the costs which you may have incurred [insert card of cost items]. Please do not include in your estimate anything that has now been fully recompensed by an insurance policy, but do include anything where an insurance policy has not left you fully compensated. Considering your financial loss as a result of this problem, into which of the following bands would you categorise your loss?</p> <p>ANSWER ITEMS: <i>[Select one of the following bands]</i></p> <p><i>None\ no financial loss</i></p> <p><i>Some losses but small - not more than €5</i></p> <p><i>More than €5 but no more than €20</i></p> <p><i>More than €20 but no more than €50</i></p> <p><i>More than €50 but no more than €100</i></p> <p><i>More than €100 but no more than €200</i></p> <p><i>More than €200 but no more than €500</i></p> <p><i>More than €500 but no more than €1000</i></p> <p><i>More than €1000</i></p> <p><i>Don't know</i></p>	Adapted from Ipsos MRBI/ CCPC (2014)
63. <b>Assessment of financial expenses incurred by the respondent as a result of the problem, in quantitative terms (exact amount)</b>	<i>From consumer survey:</i> Respondent's stated overall financial loss from problem, in absolute terms	<p>QUESTION: Now we would like you to estimate the total value of financial losses to you as a result of this problem. As a reminder, please look at this list which outlines some of the costs we are talking about. Please do not include in your estimate anything that has now been fully recompensed by any insurance policy, but do include anything where an insurance has not left you fully compensated.</p> <p>A Administrative or travel costs</p> <p>B Putting things right at your own expense, such as the cost of replacing or repairing the goods or paying for the services again</p> <p>C Cost of expert advice or assistance</p> <p>D Paying for any "knock on" damage or inconvenience caused to you or any of your possessions as a result of the problem</p> <p>E Reduction in value of the goods or any other possessions as a result of the problem</p>	Eurobarometer (2011)



---

Thinking about the last problem you encountered, could you please estimate the total value of any financial losses involved as a result of this problem?

ANSWER ITEMS: *[Enter number value for total financial losses or use slider to select value]*

64.	<b>Assessment of financial expenses incurred by the respondent as a result of the problem in relative terms, qualitative scale</b>	<i>From consumer survey:</i> Respondent's stated overall financial loss from problem, in qualitative and relative terms	QUESTION: On a scale from 0 to 10, to what extent have you incurred financial losses as a result of the problem, compared to the price you paid for the good or service? Please consider all possible costs you may have incurred, e.g. travel costs, costs of replacing or repairing, cost of expert advice or assistance, etc.  ANSWER ITEMS: <i>[Select one of the following items on a slider]</i> <i>0 – No financial losses;</i> <i>...</i> <i>10 - Financial losses as high as the price I paid for the good/service or higher</i> <i>[Tick box if amount higher than price. If ticked, follow-up question:]</i> <i>Please specify the total financial losses in Euro: [Enter number value in box]</i>	Civic Consulting, based on Commission Market Monitoring Survey
-----	--	--	--	--

Source: Compiled by Civic Consulting; sources indicated in table..

### 3.1.3 Questions for discussion

- a) Which of the approaches outlined above appears most appropriate and feasible to implement in a survey-based assessment? Why?
- b) Would you suggest another approach?
- c) What is a reasonable range of answer items for estimates of the total value of financial losses from a problem? Should an upper bound be considered? If so, how?
- d) Do you have suggestions as to the list of cost items that should be presented to respondents?
- e) Would you agree that financial losses that have been compensated by an insurance policy can be excluded?
- f) To what extent should financial losses relating specifically to financial services (e.g. unexpected loss of value of an investment product) fall within the scope of personal consumer detriment, and if so how could they be considered in market studies focusing on relevant types of financial products?

## 3.2 LOSS OF TIME

### 3.2.1 Overview and challenges for measurement

65. The loss of personal time dealing with a problem can constitute significant personal consumer detriment, and potentially more so if the time was lost during the consumer's normal working hours. In contrast to financial detriment, 'time lost dealing with a problem' may be considered a relatively more homogenous form of detriment and therefore less prone to survey respondents' disregarding specific sub-categories. Still, emphasis should be placed on capturing the entirety of time lost from the onset of a problem right through to its resolution (e.g. through means of redress). In addition, survey respondents tend to be less likely to accurately recall the exact time loss from a particular problem, particularly if the problem occurred many months ago; this contrasts with financial costs for which consumers may have bills or bank statements to aid their recollection. The following box displays an indicative list of ways in which consumers can lose time dealing with problems.

#### *Ways in which time can be lost dealing with problems*

Time spent making telephone calls to complain about the problem

Time spent travelling to the premises of the company  
 Time spent in seeking and receiving legal advice  
 Time spent seeking and receiving any other type of expert advice or assistance  
 Time spent repairing the product or service.  
 Time spent in court or using alternative forms of dispute resolution  
 Time spent shopping for a replacement/substitute product or alternative service to solve the problem

66. Most recent national consumer surveys focusing on consumer detriment have addressed time loss, yet less attention has been addressed to the monetisation of the associated detriment. Quantification may be a broadly straightforward process of collecting data on the number of hours spent dealing with the problem. However, a key consideration for monetisation is whether the time lost refers to *leisure time* or *working time*. Past valuations have ascribed a greater value to working time lost as this may also incorporate the opportunity costs of lost earnings. Yet care should be taken in two respects in this regard. First, it is possible that costs from lost earnings may be subsumed in the estimation of financial detriment, which would then imply a double calculation if working time were ascribed a higher value. Second, preferences for labour and leisure can be starkly heterogeneous across consumers (partly, but not only influenced by differences in wage rates); the value different consumers ascribe to work or leisure time can therefore differ substantially by country. Third, some interviewees have considered working time to be equivalent in value to leisure time, on the assumption that choices to spend time in labour or leisure are made freely.

### 3.2.2 Examples of approaches to measure detriment

67. Below we provide selected examples of approaches to measure time loss that may be feasible to implement in a survey-based assessment.

Table 3. Selected approaches to measuring consumer detriment from time loss in a survey-based assessment

	Description of approach	Data needs	Example question and answer items (from previous studies)	Source
68.	<p><b>Assessment of time spent to dealing with the problem. Respondents are asked to report the time spent dealing with the problem. If needed, the number of hours is then multiplied by a given value of time to derive the monetary value of the time loss.</b></p>	<p><i>From consumer survey:</i> Number of hours spent dealing with the problem</p> <p><i>From other sources, if needed:</i> Average hourly value of time</p>	<p>QUESTION: Thinking about the problem again, have you spent any personal time yourself in trying to put things right? Please answer in terms of the approximate amount of time you may have spent trying to put things right, rather than for how long the problem has lasted. It doesn't matter if you are not entirely sure, we are interested in your impressions.</p> <p>ANSWER ITEMS: <i>[Select one of the following bands]</i></p> <p><i>Under 1 hour</i> <i>An hour or more, but less than four hours</i> <i>Four hours or more, but less than eight</i> <i>Eight hours or more, but less than twelve</i> <i>Twelve hours or more, but less than sixteen</i> <i>Sixteen hours or more, but less than twenty</i> <i>Twenty hours or more</i> <i>None/no personal time spent</i> <i>Don't know</i> <i>Refused</i></p>	OFT (2008)
69.	<p><b>As above (except that in this case respondents are asked about time lost either due to the problem itself or a result of taking action to sort the problem out)</b></p>	<p><i>From consumer survey:</i> Number of hours lost due to the problem itself or as a result of taking action to the sort the problem out</p> <p><i>From other sources, if needed:</i> Average hourly value of time</p>	<p>QUESTION: You or another member of your household may have lost time either due to the problem itself or as a result of taking action to get the problem sorted out. Approximately, how much time have you or another member of your household lost in total?</p> <p>ANSWER ITEMS: <i>[Select one of the following bands]</i></p> <p><i>Up to 15 minutes</i> <i>15 minutes up to half an hour;</i> <i>Half an hour up to three quarters of an hour;</i> <i>Three quarters of an hour up to one hour</i> <i>More than one hour (enter number)</i></p>	Europe Economics (2007)

70.	<b>Assessment of willingness to pay to avoid the time loss that they experienced. The response is the revealed value of the time they spent dealing with the problem.</b>	<i>From consumer survey:</i> How much the respondent would have been willing to pay to avoid the time loss	QUESTION: You may have lost time either due to the problem itself or as a result of taking action to get the problem sorted out. Now we are interested to know what value you would place on your time loss. What would you say that the time you lost is worth to you? It doesn't matter if you are not entirely sure, we are interested in your best estimate.  ANSWER ITEMS: <i>[Select one of the following bands]</i> <i>Nothing</i> <i>Not more than €5</i> <i>More than €5 but no more than €20</i> <i>More than €20 but no more than €50</i> <i>More than €50 but no more than €100</i> <i>More than €100 but no more than €200</i> <i>More than €200 but no more than €500</i> <i>More than €500 but no more than €1000</i> <i>Don't know</i>	Example of application of WTP method to time loss
71.	<b>Assessment of time lost as a result of the problem, qualitative scale</b>	<i>From consumer survey:</i> Respondent's stated loss of time from problem, in qualitative terms	QUESTION: On a scale from 0 to 10, to what extent have you lost time as a result of the problem? Please consider all the different ways you may have lost time, e.g. time spent as a result of the good or service being faulty, time spent contacting the supplier, time spent seeking expert advice or redress, etc.  ANSWER ITEMS: <i>[Select one of the following items on a slider]</i> <i>0 – No time loss;</i> <i>...</i> <i>10 – Very significant loss of time</i> <i>[If higher than '0':]</i> <i>Please specify the total time you lost in hours: [Enter number value in box]</i>	Civic Consulting, based on Commission Market Monitoring Survey

Source: Compiled by Civic Consulting; sources indicated in table..

### 3.2.3 Questions for discussion

- a) Which of the approaches outlined above appears most appropriate and feasible to implement in a survey-based assessment? Why?
- b) Would you suggest another approach?
- c) What is a reasonable range of answer items for the number of minutes or hours spent dealing with a problem? Should an upper bound be considered? If so, how?
- d) Leisure time and working time can be distinguished when valuing time, although there is no consensus on their associated values nor whether they should be distinguished at all. In previous studies we have valued leisure time at 30% of the value of working time (based on Eurostat data), and provided a range of estimates, with the first estimate based on the value of leisure time and the second estimate based on the value of working time. To what extent do you agree with this approach?

## 3.3 ADVERSE EFFECTS ON HEALTH

### 3.3.1 Overview and challenges for measurement

72. Adverse effects on health can also occur to individual consumers following the consumption of a good or service, and thus result in personal consumer detriment. In contrast to other forms of non-financial detriment, the possibility of adverse effects on health are more restricted to specific markets where the risks of physical harm are higher, such as food and drink (e.g. unsafe food) or automotive goods (e.g. faulty cars). As a result there are comparatively fewer forms of adverse effects on health that can occur, as shown in the box below.

#### *Possible adverse effects on health*

Physical injury from faulty goods  
 Physical injury during the provision of services (e.g. transport accidents)  
 Sickness due to consumption of unsafe food

73. To our knowledge, this dimension has so far not been considered in prior assessments of consumer detriment conducted. Yet the health impacts of e.g. consuming unsafe food can extend far beyond the financial costs involved, and therefore may merit consideration in the markets for which health impacts may be relevant. On the other hand, causality is often difficult to establish (e.g. illness

resulting from salmonella in eggs), and where it is simple to do so (e.g. regarding transport accidents), the accidents are typically rare high-impact incidents that are addressed through safety-related legislation outside the consumer policy field (e.g. air transport safety regulation).

74. Important concepts in this context of quantification of detriment related to health are the *gravity* (i.e. the seriousness of the impacts on health resulting from the problem) and *duration* (i.e. the length of the time that the health impacts lasted) of the adverse health effects. Both of these aspects present again important challenges for quantification, as, for instance, the reported gravity of adverse health effects due to accidents involving a consumer good or service is dependent on highly subjective perceptions, and the duration of health impacts may be highly variable depending on the person, the age and other factors.

### **3.3.2 Examples of approaches to measure detriment**

75. Below we provide selected examples of approaches to measure adverse effects on health that may be feasible to implement in a survey-based assessment.

Table 4. Selected approaches to measuring consumer detriment from adverse effects on health in a survey-based assessment

Description of approach	Data needs	Example question and answer items (from previous studies)	Source
76. <b>Assessment of the extent of adverse health effects caused by the problem in qualitative terms</b>	<i>From consumer survey:</i> Respondent's stated extent of the problem on their or other household members' health	<p>QUESTION: Did the problem cause any physical injury or inconvenience to you or anyone else in your household?</p> <p>ANSWER ITEMS: <i>[Select one item]</i></p> <p><i>Yes, I or a member of my household suffered a serious injury</i></p> <p><i>Yes, I or a member of my household suffered a minor injury</i></p> <p><i>Yes, I or a member of my household suffered a major inconvenience (e.g. unable to use a room of your house, or having to change your routines to accommodate the problem, etc)</i></p> <p><i>Yes, I or a member of my household suffered a minor inconvenience (e.g. the absence of a working product made you late or prevented you from enjoying a leisure activity fully, etc)</i></p> <p><i>No one in my household suffered any injury or inconvenience</i></p> <p><i>Don't know</i></p>	Europe Economics (2007)
77. <b>Assessment of the duration of the adverse health effects caused by the problem</b>	<i>From consumer survey:</i> Respondent's stated duration of injury or physical harm related to the problem	<p>QUESTION: How long did the injury or physical harm related to the problem last?</p> <p>ANSWER ITEMS <i>[Select one item]</i></p> <p><i>A few hours to a day</i></p> <p><i>One day to a week</i></p> <p><i>One to two weeks</i></p> <p><i>Three to four weeks</i></p> <p><i>Five to eight weeks</i></p> <p><i>Nine to twelve weeks</i></p> <p><i>More than twelve weeks</i></p> <p><i>Don't know</i></p>	Indicative example proposed by Civic Consulting



78.	<b>Assessment of extent of adverse health effects resulting from problem, qualitative scale</b>	<i>From consumer survey:</i> Respondent's stated extent of injury or physical harm from problem, in qualitative terms	QUESTION: On a scale from 0 to 10, to what extent have you suffered an injury or physical harm as a result of the problem?  ANSWER ITEMS: <i>[Select one of the following items on a slider]</i> <i>0 – No injury or physical harm;</i> <i>...</i> <i>10 – Very grave injury or physical harm</i> <i>[If higher than '0':]</i> <i>Please specify the injury or harm: [Enter text into text field]</i>	Civic Consulting, based on Commission Market Monitoring Survey
-----	---	--	--	---

Source: Compiled by Civic Consulting; sources indicated in table..

### 3.3.3 Questions for discussion

- a) Do the approaches outlined above appear appropriate and feasible to implement in a survey-based assessment? Would you suggest another approach?
- b) Would you agree that the gravity and duration of physical harm are the key variables to consider? Could gravity and duration be combined to reflect the fact that the two variables are generally correlated? Or would a simpler approach, e.g. based on the first approach in the table above, be sufficient for the purposes of this study?
- c) To what extent should detriment relating to adverse health effects from problems be monetised, or are qualitative assessments likely to provide a more convincing insight into detriment suffered?

## 3.4 PSYCHOLOGICAL STRESS

### 3.4.1 Overview and challenges for measurement

79. The psychological stress, or the ‘emotional cost’ caused by problems can also be a major factor contributing to the overall detriment felt by consumers. Similarly to time loss, it has received increased attention in recent years, although there have been very limited attempts at appropriately quantifying it. The psychological stress from problems can also be categorised in different forms, as shown in the box below.

#### *Forms of psychological stress arising from problems*

Frustration with faulty goods or poor services  
 Anxiety about risks of dangerous products  
 Anger or dissatisfaction from inadequate customer service/redress  
 Disappointment in goods or services not featuring advertised qualities  
 Offence from misleading practices, scams or fraud

80. As with adverse health effects, important concepts for the measurement appear to be the *gravity* and *duration* of the psychological stress. Furthermore, a distinctive characteristic of psychological stress is its heterogeneous nature among consumers. Not all consumers suffer stress in the same way, as this depends on inherently idiosyncratic personality traits such as self-control, optimism, self-esteem, and

emotional stability. Hence, the level of psychological stress can differ starkly across consumers for the same problem.

### **3.4.2 Examples of approaches to measure detriment**

81. Below we provide selected examples of approaches to measure psychological stress that may be feasible to implement in a survey-based assessment.

Table 5. Selected approaches to measuring consumer detriment from psychological stress in a survey-based assessment

Description of approach	Data needs	Example question and answer items (from previous studies)	Source
82. <b>For a given amount of financial [or time loss] detriment, psychological stress is valued as an additional percentage (e.g. 25-30%) of the financial detriment [or the reported time loss]</b>	<i>From other sources:</i> Estimate of the share of respondents who experienced major psychological stress/emotional costs in past surveys and related correlations with financial detriment [or time loss]	<i>Not relevant</i>	Australian Productivity Commission (2007) [Civic Consulting for similar approach using time loss]
83. <b>Respondents are asked to assess the level of overall emotional stress they experienced on a scale</b>	<i>From consumer survey:</i> Respondent's assessment of the overall level of psychological stress experienced during problem taking place on a scale	QUESTION: During the period of the problem taking place, to what extent did you feel emotionally stressed e.g. angered, frustrated, or worried?  ANSWER ITEMS: <i>[Select one item]</i> <i>A great deal</i> <i>A fair amount</i> <i>A little</i> <i>Not at all</i> <i>Don't know</i>	Adapted from Ipsos MRBI / CCPC (2014)
84. <b>Respondents are asked to assess to what extent they felt specific emotions during the problem taking place on a scale</b>	<i>From consumer survey:</i> Respondent's assessment of emotions experienced during problem taking place on a scale	QUESTION: During the period of the problem taking place, to what extent have you felt under stress/angry/worried/frustrated?  ANSWER ITEMS: <i>[Select one item for each emotion]</i> <i>A great deal;</i> <i>A fair amount;</i> <i>A little;</i> <i>Not at all;</i> <i>Don't know</i>	Ipsos MRBI / CCPC (2014)

85.	<b>Assessment of extent of adverse health effects resulting from problem, qualitative scale</b>	<i>From consumer survey:</i> Respondent's stated extent of injury or physical harm from problem, in qualitative terms	QUESTION: On a scale from 0 to 10, to what extent have you felt stressed or angry as a result of the problem?  ANSWER ITEMS: <i>[Select one of the following items on a slider]</i> 0 – <i>Not all stressed or angry;</i> ... 10 – <i>Very much stressed or angry</i>	Civic Consulting, based on Commission Market Monitoring Survey
-----	---	--	--	--

Source: Compiled by Civic Consulting; sources indicated in table..

### 3.4.3 Questions for discussion

- a) Which of the approaches outlined above appears most appropriate and feasible to implement in a survey-based assessment? Why?
- b) Would you suggest another approach?
- c) Would you agree that the gravity and duration of psychological stress are the key variables to consider in this case? Could gravity and duration be combined to reflect the fact that the two variables are generally correlated?
- d) To what extent is there a need to distinguish between different types of psychological stress?
- e) The idea of applying a constant mark-up over financial detriment (or alternatively time loss) to value psychological detriment as described in the first approach in the table above appears simple to implement. What are your views?
- f) To what extent should detriment relating to psychological stress from problems be monetised, or are qualitative assessments likely to provide a more convincing insight into detriment suffered?

## 3.5 REDRESS

### 3.5.1 Overview and challenges for measurement

86. Redress can be defined in abstract terms as ‘remedy or compensation for a wrong or grievance’. In the context of this study it mainly refers to a remedy or compensation for a wrong or grievance related to the purchase or use of a good or service (such as a defective good or service), which is provided directly by a supplier, seller, producer, or obtained through alternative dispute resolution or legal procedures. It is important to distinguish the following aspects of redress: substantial redress and redress procedures. Substantial redress refers to what the consumer actually receives as redress for their problem, such as a replacement product, a refund or compensation. Below we first provide an indicative list of types of substantial redress that can be received.

#### *Types of substantial redress for problems*

Replacement goods or service  
 Repaired goods or service  
 Credit voucher or voucher

Partial refund or cost reduction  
 Full refund  
 Compensation for damages  
 Apology/satisfactory explanation for problem  
 Provision of complementary/alternative goods or service

87. Redress procedures refer to the way in which the consumer receives or attempts to receive redress. Below we list key procedures that could be employed to obtain redress.

*Types of redress procedures for problems*

Contacting the supplier to lodge a complaint  
 Contacting a public authority or consumer organisation to lodge a complaint  
 Taking the supplier to an alternative dispute resolution (ADR) body  
 Taking the supplier to court

88. Distinguishing redress procedures is important because the costs of obtaining redress, a potentially significant component of financial or non-financial detriment of detriment, differ according to the procedure undertaken. Such costs are also likely to vary according to the country and market concerned.

89. The handbook annexed to the 2007 detriment study highlighted that redress can contribute to partly or wholly offsetting the detriment brought about by the problem. Yet so far redress has generally only been considered on a qualitative level, and we are not aware of approaches to quantify it that have been implemented in a survey-based assessment.

90. A range of complexities need to be considered when incorporating redress into the overall assessment, however:

- ▶ First, while redress may involve a *financial component*, such as the monetary compensation for losses incurred, it may also involve a significant *non-financial component*. Indeed, surveys show that consumers can often be satisfied simply by having their problem adequately dealt with, without this necessarily entailing a financial compensation. Indeed, during the exploratory research interviewees emphasised that non-monetary redress can play a significant role in alleviating non-financial detriment, in particular in situations in which the provider of the good or service:

- ▷ Treated consumers fairly or respectfully;

- ▷ Offered an apology;
  - ▷ Provided a satisfactory explanation;
  - ▷ Offered complementary service or goods; or
  - ▷ Attempted to re-establish trust with the consumer.
- ▶ Second, the extent to which redress can be sought and obtained depends on country-, market-, and problem- or consumer-specific factors. Indeed, it is likely that some problems are of such a complex nature that obtaining redress is difficult simply by nature of the problem (e.g. faulty basic consumer goods vs. complex travel package deals). Some consumers may also avoid seeking redress if there is a low likelihood of their obtaining a positive outcome.
  - ▶ Third, consumers differ in their propensity to seek redress: while surveys show that consumers in general tend to seek redress the higher their level of detriment, some consumers seek redress at even very low levels of detriment, whereas others forgo redress at even very high levels of detriment.

### **3.5.2 Examples of approaches to measure redress**

91. Below we provide selected examples of approaches to measure substantial redress received that may be feasible to implement in a survey-based assessment.



Table 6. Selected approaches to measuring substantial redress received in a survey-based assessment

	Description of approach	Data needs	Example question and answer items (from previous studies)	Source
92.	<b>Collection of qualitative information on the type of redress the respondent received</b>	From consumer survey: Type(s) of redress provided to the respondent	QUESTION: What, if anything, has the seller or supplier done so far to fix the problem?  ANSWER ITEMS: <i>[Select all that apply]</i> <i>Nothing so far</i> <i>Acknowledged the problem</i> <i>Apologised</i> <i>Given a satisfactory explanation</i> <i>Given an unsatisfactory explanation</i> <i>Solved (or is solving) the problem</i> <i>Replaced the product or service</i> <i>Given a full refund</i> <i>Given a partial refund or cost reduction</i> <i>Given a credit note or voucher</i> <i>IF ANY OF THE ABOVE 3 ITEMS, RESPONDENT HAS RECEIVED COMPENSATION</i> <i>The seller/supplier is unaware of the problem</i> <i>The seller/supplier refuses to acknowledge the problem</i> <i>Other (PLEASE SPECIFY)</i> <i>Don't know</i>	Adapted from Europe Economics (2007) / Ipsos MRBI/CCPC (2014)
93.	<b>In case of financial compensation, e.g. refund or voucher, assessment of the financial value of the redress received</b>	From consumer survey: Respondent's estimation of financial value of redress in case of compensation	How much, in total, have you actually received to date from the manufacturer or supplier as reimbursement or compensation for the problem you have had? By this we mean any money, credit note, voucher, or cost reduction you have received to make up for the problem?  ANSWER ITEMS: <i>[Enter number value or slider]</i>	Europe Economics (2007)

94.

**Assessment of extent of redress received relative to magnitude of detriment, qualitative scale**

*From consumer survey:*  
Respondent's stated extent of redress received relative to magnitude of detriment, in qualitative terms

QUESTION: On a scale from 0 to 10, to what extent did any redress you received compensate you for the problem? Please consider any financial redress, such as a refund or credit voucher, or non-financial redress, such as a repaired/replaced product.

ANSWER ITEMS: *[Select one of the following items on a slider]*

*0 – Received no redress at all;*

*...*

*10 – Was fully compensated for the problem from redress received*

Civic Consulting, based on Commission Market Monitoring Survey

Source: Compiled by Civic Consulting; sources indicated in table..

### 3.5.3 Questions for discussion

- a) Do the approaches outlined above appear appropriate and feasible to implement in a survey-based assessment? Would you suggest another approach?
- b) How should any relevant insurance policy relating to the problem be addressed?
- c) Should financial redress received be reported in absolute terms (e.g. Euro), as percentage of the price of the good or service (i.e. a consumer obtained a compensation for a defective good which amounted to 50% of the good's price), or in qualitative terms (e.g. on a scale from 0 to 10, potentially combined with non-financial redress)?

## 3.6 CROSS-CUTTING ISSUES

95. In this final section we touch on some issues that are relevant for each of the dimensions of detriment. We first present specific issues related to measurement of dimensions of detriment then present key types of interrelationships between the dimensions that have been identified in previous studies.

### 3.6.1 Measurement issues relevant for all types of detriment

96. In the table below we present selected issues related to the measurement of all types of detriment.

Table 7. Overview of cross-cutting issues relating to the measurement of the dimensions of consumer detriment

Issue	Description and discussion	Example questions (from previous studies/interviews)	Source
97. Respondent vs. Household members	Several members of the household can be affected by the problem and suffer detriment, yet the questionnaire is only filled in by one respondent. Including all members of the household may allow for a more comprehensive assessment of the amount of detriment due to a problem. However, the respondent might have difficulties assessing detriment for others.	<ul style="list-style-type: none"> <li>Approximately, how much time have <i>you or another member of your household</i> lost in total?</li> <li>Thinking about the problem again, have you spent any <i>personal time</i> yourself in trying to put things right?</li> </ul>	Europe Economics (2007); OFT (2008)
98. Worst problem vs. most recent problem	If respondents have suffered several problems in the selected period, it is necessary to focus on the most important problem. These could either be the most recent problems or most serious/worst problems. This has implications on the average magnitude measured. Respondents are more likely to recollect the details of more recent problems, yet asking about the most serious problem ensures that rare cases of very high detriment are addressed. The 2007 detriment study suggests splitting the sample, and asking (for instance) half of the respondents about the most recent problem and half about the worst problem. In this study, up to two problems per respondent will be assessed.	<ul style="list-style-type: none"> <li>Please try and remember the <i>last</i> problem that you experienced, however big or small it was.</li> <li>Which are the <i>TWO</i> [problems] that were the <i>most serious</i>, by this I mean caused you most trouble or cost?</li> </ul>	Europe Economics (2007); TNS/UK BIS (2014)
99. Estimate of fair price	An overall measure of detriment could be obtained by asking respondents to assess what would have been a fair price for the good or service considering the detriment suffered. The value of the detriment could then be measured by subtracting what the respondent considers to be a fair price from the price they actually paid. This is a simple approach, which also has the advantage of providing conservative estimates, since respondents might in the worst case assess the fair price to be 0€. It might also be easier for respondents to answer, rather than when asked about different dimensions of detriment if they have difficulties understanding them. On the other hand, the downside of this approach is that it would not allow the different dimensions of detriment to be distinguished.	Thinking about the problem you had again, and taking into consideration all the trouble you had dealing with it, including any financial loss, time loss, and psychological stress, what would have been a fair price for the good or service you purchased? (as a percentage of the price of the good or service)	Proposed by interviewee

100.	<b>Social detriment</b>	<p>Social detriment is another form of non-financial detriment that may result from outcomes related to purchases or transactions that did not meet consumers' expectations. Examples include a lack of trust in others that may result from (possibly repeated) fraudulent practices such as scams or other unfair commercial practices, or a drop in consumer confidence in specific markets as a result of unsatisfactory products or services. Social detriment can be associated with long-lasting economic consequences, such as a long-term reduction in consumption, and hence its monetised value could in some cases be significant. However, the lasting and systemic nature of the impacts of social detriment make it very difficult to quantify, and hardly any attempts have been made in the context of an assessment of personal consumer detriment to our knowledge. In addition, to some extent social detriment may overlap with psychological detriment. Finally, some interviewees have expressed doubts about whether social detriment as defined above falls within the concept of personal consumer detriment.</p>	<p>To what extent, if at all, would you say the problem has had any effect on your likelihood of purchasing [insert product or service] in the future?</p>	<p>Ipsos MRBI / CCPC (2014)</p>
------	-------------------------	---	--	---------------------------------

Source: Compiled by Civic Consulting; sources indicated in table..

### 3.6.2 Interrelationships between the dimensions of personal detriment

101. An additional consideration is the interrelationships between the various dimensions of personal consumer detriment. Past surveys have provided some key findings in this respect, taking the example of correlations with financial detriment:

- ▶ *Financial detriment is positively correlated with loss of time.* The more consumers have lost or are likely to lose in financial costs from a problem, the more they spend time in dealing with the problem.<sup>11</sup>
- ▶ *Financial detriment is positively correlated with physical injury.* The more serious the injury caused, the more people may tend to spend money on alleviating the injury (for instance in terms of hospitalisation or treatment costs).
- ▶ *Financial detriment is positively correlated with psychological stress.* The more consumers have lost or are likely to lose in financial costs from a problem, the greater the psychological stress that results from the problem.<sup>12</sup>
- ▶ *Financial detriment is positively correlated with the extent to which consumers seek redress.* The more consumers have lost or are likely to lose in financial costs from a problem, the greater their likelihood to seek redress to solve the problem.<sup>13</sup> Yet, as mentioned above, the availability of redress differs by

<sup>11</sup> See e.g. Competition and Consumer Protection Commission, *Consumer Detriment Survey 2014*, 2014, p.17: "While just 4% of problems which incurred a loss of between €1 and €25 involved ten or more hours of personal time dealing with the problem, the corresponding figure for problems incurring detriment of €751+ is 39% of problems. Problems incurring higher detriment clearly have the potential to matter more to consumers, and indeed have the potential to cause more difficulty. As such, it is unsurprising that the likelihood for high personal time investment is greater for those problems on the upper end of the financial detriment spectrum". See also TNS/ Department for Business Innovation and Skills, *Consumer Engagement and Detriment Survey*, 2014, p39: "The higher the financial detriment the greater the amount of time consumers spend dealing with the problem. No personal time is spent dealing with 37% of problems where no financial detriment is incurred, compared with 9% where detriment of more than £20 arises. As illustrated in [the figure below in the text], for problems that incur no financial detriment, an average of 4 hours of personal time is spent trying to put it right. This rises to 24 hours on average for problems that incur more than £20 of detriment. For problems that cost consumers more than £1,000 the average amount of time increases to 83 hours."

<sup>12</sup> See e.g. Competition and Consumer Protection Commission, *Consumer Detriment Survey 2014*, 2014, p.26: "As could be expected, such levels of emotional impact were more likely to be felt by respondents the more financial detriment incurred, and were least likely to be felt among respondents reporting a complete resolution to their problem. Furthermore, problems most likely to cause greater emotional impacts are again associated with good and service categories that have on average caused higher level of financial detriment". See also TNS/ Department for Business Innovation and Skills, *Consumer Engagement and Detriment Survey*, 2014, p.40: "All levels of emotional impact are linked with cost of financial detriment. The higher the financial cost of a problem, the more likely it is that the problem causes stress, anger, worry and frustration to the consumer. Three in ten of problems with no or low financial detriment cause a great deal of emotional impact of any kind (32% of problems where there is no detriment or financial detriment is up to £5 and 35% where detriment of £5-20 is incurred) but this rises to 64% for those problems with detriment over £20, and 78% of problems that have a detriment of more than £1000."

<sup>13</sup> See e.g. TNS Opinion & Social / European Commission, *Special Eurobarometer 342 - Consumer Empowerment*, 2011, p.187: "The amount of loss reported has an impact on the actions undertaken. Indeed, 14% of respondents who reported a loss of 200 Euros took the business to an out-of-Court dispute settlement body (ADR). By contrast only 4% of those who reported a loss which was less than 200 Euros took this action. Additionally 9% of those who reported a loss of 500 Euros or more took the business to Court whereas this was the case for only 1% of those who experienced a loss of less than 500 Euros." The study also documents the financial threshold which respondents claimed would trigger their taking the business to court or to ADR mechanism due to the problem: on p.216, "When considering taking businesses to court there is considerable variation in the level of financial loss which consumers anticipate

market, country and problem, which also influences the likelihood of consumers to seek redress.

102. Beyond financial detriment, other correlations would also appear possible, such as between psychological detriment and time loss – the more consumers spend time resolving a problem, the more they are likely to be frustrated.

### 3.6.3 Questions for discussion

- a) **To what extent should other members of the household be taken into account when measuring consumer detriment?**
- b) **Should respondents be asked to remember the most recent problem they experienced or the worst problem they experienced in a given reference period, as a basis for measuring their detriment?**
- c) **To what extent do you find the proposed approach for estimating the fair price useful?**
- d) **To what extent does social detriment fall within the scope of the personal consumer detriment? Is the example question provided appropriate to assess social detriment? Would you suggest another approach?**
- e) **To what extent should relevant interrelationships between the various dimensions of consumer detriment be taken into account?**

would cause them to take this route. The majority (53%) gave a figure somewhere between €101 and €2,500 but 5% said they would go to court for a loss of under €20 and 3% would only go to court over a financial loss in excess of €5,000". And on p.220: "The financial threshold points at which consumers would turn to alternative dispute resolution mechanisms (ADR) tend to be lower than those at which they would take a business to court. 38% of respondents identify a threshold point at €200 or below (compared to 27% for taking a business to court) but 15% selected a value in the range €101-€200. A quarter of respondents would go to ADR for values in the range €200 and €1,000 and 11% would only go to ADR for values of €1,000 or even higher." See also TNS/ Department for Business Innovation and Skills, *Consumer Engagement and Detriment Survey, 2014*, p.44 "...those incurring any financial detriment are more likely to take action to resolve their problem. 86% of those incurring financial detriment of up to £20 took any action, rising to 90% amongst those incurring detriment of £20 or more, compared with 83% who did not incur any financial detriment."

## 4 PROBLEM TYPES AND APPROACH FOR VALIDATION

*In order to accurately identify problems areas where policy action might be appropriate, we aim to develop problem types that capture the full range of problems that consumers may have, both in general and specifically for the markets subject to analysis. Developing the problem types in line with the existing Commission classification of complaint categories also allows for consistent validation of the consumer survey data with data collected on complaints, as described in this section.*

### 4.1 OVERVIEW

103. The box below provides a generic list of problem types used in a previous survey of consumer empowerment in the EU as an example.<sup>14</sup>

#### *Types of problems that may cause personal consumer detriment*

Faulty or damaged goods  
Service not up to standard  
Goods or service delivered late or not at all  
Service not provided  
Goods lacked durability, wore out very quickly  
Failure or delay in promised repair  
Problems with charges  
Wrong or unsuitable product provided  
Problems with product or service safety  
Supplier refusing to help, being difficult or obstructive  
Problems with the price of goods and services  
Problems pursuing a claim  
The price was too high for the quality  
Contracts, terms and conditions unfair or unclear  
Receiving misleading claims and incorrect information

<sup>14</sup> TNS, and Department for Business Innovation and Skills, *Consumer Engagement and Detriment Survey*, 2014.



104. Each of these problems is a cause of personal consumer detriment because they refer to ways in which individual consumers can be subject to post-purchase situations that do not meet their reasonable expectations at the time of purchase. However, it is important to note that in reality a problem can comprise several of these problem types at once. A recent assessment of consumer detriment employing a survey found that respondents tended to describe the problems they had in different ways, while still referring to a single problem incident. An example is a broken mobile phone for which a consumer continues to be billed: such an incident could both relate to a billing problem as well as a defective product problem.<sup>15</sup> In the context of a survey assessment of consumer detriment, there is therefore a risk of counting the detriment suffered by respondents twice if all problem types related to a single problem reported by a consumer are assessed.
105. One way of dealing with this is by focusing on the main problem type endured by the consumer (as described in the previous section). Another important element is to ensure that problem types are sufficiently distinct. In this regard, developing the problem type categorisation in line with the categorisation of complaint types suggested by the Commission as part of the harmonised methodology for classification of complaints<sup>16</sup> has two main advantages: it facilitates the definition of distinct problem types based on an agreed standard, and it allows for the validation of the consumer survey data using complaints data (as mentioned in Section 1.4.3).
106. Accordingly, we have developed a mapping of the Commission complaint classification categories to problem types to be used in the consumer survey ('problem mapping'). Key emphasis will be placed on ensuring that the problem types are worded in a more 'consumer-friendly' way such that survey respondents can easily categorise the nature of their problem. The outcome of this problem mapping will be the a list of problem types applicable to the markets that are subject to analysis, including a core set of problem types relevant across markets, as well as market-specific sets of problem types.

## **4.2 PROBLEM MAPPING**

107. In the table below we present the draft problem mapping developed, which is to be considered a work in progress.

<sup>15</sup> Competition and Consumer Protection Commission, *Consumer Detriment Survey 2014*, 2014.

<sup>16</sup> C(2010) 3021 final.

Table 8. Draft mapping of Commission complaints database classification categories to problem types in questionnaire

Commission complaints database - Level 1	Commission complaints database - Level 2	Description of type of complaint in EC complaints database	Suggested problem type in questionnaire, relating to goods	Suggested problem type in questionnaire, relating to services
<b>1. Quality of goods and services</b>	1.1. Defective, caused damage	The good is faulty, not working, caused damage or the service was not fully fulfilled or caused damage. Does not include: Issues relating to health and safety (Category 10)	<b>Faulty good</b> <b>Good caused damage</b>	<b>Faulty service</b> <b>Service caused damage</b>
	1.2. Not in conformity with order	The delivered good or service is not similar in form or character as to the good or service described in the order. Includes: Unsatisfactory quality and counterfeit products	<b>Wrong good delivered</b> <b>Good of unsatisfactory quality or not fit for purpose</b>	<b>Wrong service provided</b> <b>Service of unsatisfactory quality or not fit for purpose</b>
	1.3. Not fit for particular purpose	The delivered good or service is not fit for the particular purpose for which the consumer required it and which he made known to the trader at the time of conclusion of the contract or sale.		
<b>2. Delivery of goods/provision of services</b>	2.1. Not delivered/not provided	The good was not delivered / the service was not provided at all to the consumer. Failure by the trader to provide a good or a service. Includes: Loss, incorrect delivery and cancellation	<b>Good not or only partially delivered</b>	<b>Service not or only partially provided</b>
	2.2. Partially delivered/partially provided	The delivery of the good was not complete because items were missing or the service was only partly provided.		
	2.3. Delay	The good was not delivered / the service was not provided, in due time (expected or agreed time).	<b>Good delivered late</b>	<b>Service provided late</b>
	2.4. Not available/No access	The consumer has no access to the goods or services provided by a trader, or some goods or services are not available or are no longer available to the consumer. For example, internet and telephone connection, gas/electricity or a discontinued product line which used to be sold in the local store. Does not include: Goods or services which a trader is legally obliged to provide and are not delivered or are not provided (Category 2.1). Goods or services which are on sale and a trader refuses to sell or supply to a consumer (Category	<i>Not relevant for assessing personal consumer detriment</i>	<i>Not relevant for assessing personal consumer detriment</i>

	2.5).			
	2.5. Refusal to sell/provide a good or service	The refusal to sell or supply to a consumer a good or a service which is for sale.	<i>Not relevant for assessing personal consumer detriment</i>	<i>Not relevant for assessing personal consumer detriment</i>
	2.6. Suspension of the delivery of a good or the provision of a service without prior notice	The delivery of a good or the provision of a service is unexpectedly stopped.	<i>Suggested for merging with problem types for categories 2.1 and 2.2.</i>	<b>Provision of service unexpectedly stopped</b>
	2.7. Opening hours	Refers to cases where opening hours limit the consumer's opportunities for contacting the trader	<i>Not relevant for assessing personal consumer detriment</i>	<i>Not relevant for assessing personal consumer detriment</i>
	2.8. Customer service	The consumer was not satisfied with the customer service provided by the trader in relation to the purchase of a good up to the point of sale / in relation to the purchase of a service up to the point of delivery of the service. Includes: Queue length	<b>Unsatisfactory customer service</b>	<b>Unsatisfactory customer service</b>
	2.9 After-sales service/assistance	Customer support after the purchase of a good or service was not satisfactory to the consumer in terms of communication and or process. Includes: Difficult, expensive or no access to the call centre.		
	2.10. Other issues related to the delivery of goods/provision of services			
<b>3. Price / Tariff</b>	3.1. Price / tariff change	Changes in price or tariff.	<i>Not relevant for assessing personal consumer detriment</i>	<b>Price or tariff of service increased unexpectedly</b>
	3.2. Price discrimination	A pricing strategy that charges customers different prices for the same good or service. Does not include: Issues related to incorrect or misleading indication of prices / tariffs and	<b>Was charged a higher price than others for the same good</b>	<b>Was charged a higher price than others for the same service</b>

		labelling (Category 7.2).		
	3.3. Tariff transparency (unclear, complex)	The information on how a tariff has been composed, such as what components or services are included and what are not, is unclear and/or complex. This category includes supplementary charges like fees for late payments, penalty charges, administration, delivery, etc. Does not include: Issues related to incorrect or misleading indication of prices / tariffs and labelling (Category 7.2).	<b>Chose wrong product due to unclear or complex pricing</b>	<b>Chose wrong service due to unclear or complex tariffs Switched tariff and ended up paying more than expected</b>
	3.4. Other issues related to price/tariff	Does not include: Issues related to incorrect or misleading indication of prices / tariffs and labelling (Category 7.2).		
<b>4. Invoicing / billing and debt collection</b>	4.1. Incorrect invoice/bill	Wrong invoice for example when data on the invoice are not correct such as the account number, the name of the good or the service, or the amounts charged. This includes double invoicing/billing.	<b>Bill was incorrect</b>	<b>Bill was incorrect</b>
	4.2. Unclear invoice/bill	Invoice not understandable; lack of transparency as to what goods or services are charged or where the total amount comes from.	<b>Bill was unclear</b>	<b>Bill was unclear</b>
	4.3. Non-issue of invoice or difficult access to invoice/monthly statement	Invoice has not been sent to the consumer or the consumer is not able to access the invoice or monthly statement, for example by internet.	<b>Bill not received or can't be accessed</b>	<b>Bill not received or can't be accessed</b>
	4.4. Unjustified invoicing/billing	Invoicing for goods or services not purchased.	<b>Was charged for goods I didn't purchase</b>	<b>Was charged for services I didn't purchase</b>
	4.5. Debt collection	Refers to issues relating to the collection by the trader of outstanding invoiced amounts.	<b>Unreasonable debt collection practices regarding outstanding amounts</b>	<b>Unreasonable debt collection practices regarding outstanding amounts</b>
	4.6. Other issues related to invoicing/billing and debt collection			

<b>5. Warranty/statutory guarantee and commercial guarantees</b>	5.1. Warranty / statutory guarantee not honoured	The trader does not fulfil his obligations with respect to the warranty / statutory guarantee (i.e. consumer rights provided by law).	<b>Problems with guarantee/warranty</b>	<b>Problems with guarantee/warranty</b>
	5.2. Commercial guarantee not honoured	The trader does not fulfil his obligations with respect to his own commercial guarantees.		
<b>6. Redress</b>	6.1. Difficult access to redress	The consumer has difficulties in getting information on where to complain and claim redress (e.g. no phone number, no email or all telephone lines busy).	<b>Difficulties getting information on where to claim redress</b>	<b>Difficulties getting information on where to claim redress</b>
	6.2. No redress	Outside the scope of the usual legal warranties and commercial guarantees, the consumer is not given redress. The consumer is not given redress for e.g. losses, damages or injuries.	<b>No or inadequate redress (e.g. refund, compensation) offered</b>	<b>No or inadequate redress (e.g. refund, compensation) offered</b>
	6.3. Part or incorrect redress	The consumer is not given the full redress according to his/her expectations e.g. in relation to losses, damages or injuries.		
	6.4. Delayed redress	The redress is not given or provided in due time (expected or agreed time).	<b>Redress provided late</b>	<b>Redress provided late</b>
	6.5. Other issues related to redress			
<b>7. Unfair Commercial Practices</b>	7.1. Misleading contractual terms and conditions	The information on contractual terms and conditions is misleading if it causes or is likely to cause the average consumer to take a transactional decision that he would have otherwise not taken, either because the information is false and is therefore untruthful, or in any way, including overall presentation, deceives or is likely to deceive the average consumer, even if the information is correct.	<b>Contractual terms and conditions misled me</b>	<b>Contractual terms and conditions misled me</b>
	7.2. Incorrect or misleading indication of prices / tariffs and	The price indicated on the label, price list or elsewhere does not fully or wholly represent the price (hidden charges) or is just wrong. Includes other labelling particulars (name of a product, manufacturer, minimum durability date (where	<b>Indication of prices / labelling was incorrect or misled me</b>	<b>Indication of prices or tariffs was incorrect or misled me</b>

labelling	applicable), risk etc.), the form of labels, their location, etc. Does not include: Issues related to price/tariff (Category 3); invoicing/billing and debt collection (Category 4); labelling about health and safety (Category 10.2)		
7.3. Misleading advertising	Advertising is misleading if it: contains false information and is therefore untruthful, or omits or hides material information that the average consumer needs to take a decision, or in any way, including overall presentation, deceives or is likely to deceive the average consumer, even if the information is correct, and causes or is likely to cause the consumer to take a transactional decision that he would not otherwise have taken.	<b>Advertising for good was incomplete or contained false information</b>	<b>Advertising for service was incomplete or contained false information</b>
7.4. Unsolicited advertising	Refers to unsolicited communications for the purposes of direct marketing either without the consent of the consumer or in respect of a consumer who does not wish to receive these communications.	<b>Not relevant for assessing personal consumer detriment</b>	<b>Not relevant for assessing personal consumer detriment</b>
7.5. Unsolicited goods or services	Refers to goods or services delivered or provided which were not requested	<b>Was delivered goods I didn't request</b>	<b>Was provided services I didn't request</b>
7.6. Aggressive selling practices	A practice is considered aggressive if the average consumer's freedom of choice or conduct is significantly impaired. This means a commercial practice uses harassment, coercion, including physical force, or undue influence. "Undue influence" means "exploiting a position of power in relation to the consumer so as to apply pressure, even without using or threatening to use physical force, in a way which significantly limits the consumer's ability to make an informed decision."	<b>Was put under pressure when buying good</b>	<b>Was put under pressure when buying service</b>
7.7. Fraudulent practices	Fraud is the crime or offence of deliberately deceiving another in order to damage them — usually, to obtain property or services unjustly.	<b>Was defrauded when buying good</b>	<b>Was defrauded when buying service</b>
7.8. Other unfair commercial practices	This category includes other unfair commercial practices such as misleading or false pre-sale advice.	<b>Trader misled me with false advice when buying good</b>	<b>Trader misled me with false advice when buying service</b>

<b>8. Contracts and sales</b>	8.1. Unfair contractual terms / change of contractual terms	A contractual term which has not been individually negotiated is regarded as unfair if, contrary to the requirement of good faith, it causes a significant imbalance in the parties' rights and obligations arising under the contract, to the detriment of the consumer. A change of contractual term will be regarded as unfair if the trader unilaterally changes the contractual terms causing a significant change in the rights and obligations in the contract, to the detriment of the consumer. Does not include: Misleading contractual terms and conditions (Category 7.1).	<b>Contractual terms were unfair or unilaterally changed by trader</b>	<b>Contractual terms were unfair or unilaterally changed by service provider</b>
	8.2. Lack of information	The consumer does not receive information required in the contract. (e.g. information about the trader, the main characteristics of the item, the sale, and delivery costs).		
	8.3. Order confirmation (not received/wrong)	The consumer does not get a confirmation of an order or receives an incorrect order confirmation.	<b>Order confirmation not received or wrong</b>	<b>Order confirmation not received or wrong</b>
	8.4. Cooling-off period / Right of withdrawal	The trader does not fulfil a consumer's right to withdraw from a contract or a consumer's right to reconsider a transaction within the cooling-off period (possible in certain circumstances).	<b>I could not return a good I didn't like and get reimbursed</b>	<b>Problems cancelling a service I didn't like and getting reimbursed</b>
	8.5. Payments (e.g. Prepayments and instalments)	Issues related to payments as stated in the contract. For example prepayments and the distribution of payment to traders based upon a regular schedule (instalments)	<b>Problems related to prepayments or instalments</b>	<b>Problems related to prepayments or instalments</b>
	8.6. Rescission of contract	Issues related to stopping or cancelling a contract. Rescission of a contract is a termination outside the withdrawal period.	<b>Problems cancelling my contract</b>	<b>Problems cancelling my contract</b>
	8.7. Minimum contractual period	Refers to the period for which a subscription cannot be cancelled, which the consumer perceives as too long.		
	8.8. Other issues related to contracts and sales			
<b>9. Provider change/switching</b>	9.1. Provider change /switching	Issues related to change of providers.	<b>Not applicable for goods</b>	<b>Problems changing my service provider</b>

---

**10. Safety - covers both goods (including food) and services**

10.1. Product safety - covers both goods (including food) and services

Product safety covers any product which, under normal or reasonably foreseeable conditions of use (including duration and, where applicable, putting into service, installation and maintenance requirements), conforms to applicable requirements set out in legislation, or does not present any risk or only the minimum risks compatible with the product's use considered to be acceptable and consistent with a high level of protection for the safety and health of persons, taking into account the following points in particular:

- the safety requirements set out in legislation
- the characteristics of the product, including its composition,
- the effect on other products, where it is reasonably foreseeable that it will be used with other products,
- the categories of consumers at risk when using the product, in particular children and the elderly.

**Good was unsafe or a health hazard**

**Service was unsafe or a health hazard**

---

10.2. Package, labelling and instructions - covers both goods (including food) and services

One of the objectives of labelling is to guarantee that consumers have access to complete information on the content and composition of products, in order to protect their health and safety. This includes any information that may provide details on a particular aspect of the product related to health and safety, such as the production method. Labelling would need to entail elements such as: unsafe packaging including hazardous substances or unsuitable for children (choking etc.). Labelling of certain non-food products must also contain particular information, in order to guarantee their safe use and allow consumers to exercise real choice.

**Unsafe packaging or inadequate safety labelling**

**Inadequate safety instructions**



11. Privacy and data protection	11.1. Data protection	Complaints are of this type when personal data (any information relating to an identified or identifiable natural person) are at risk or not processed in line with the national laws on data protection. Organisations are obliged to process personal data fairly and lawfully, for specified, explicit and legitimate purposes and not to process them further in a way incompatible with those purposes. The data must be adequate, relevant and not excessive in relation to the purposes for which they are collected and/or further processed. The data controller must implement appropriate technical and organisational measures to protect personal data against accidental or unlawful destruction or accidental loss, alteration, unauthorised disclosure or access.	Problems relating to data protection/privacy	Problems relating to data protection/privacy
		Includes destruction, disclosure or theft of data owned by the consumer, e.g. data from a hard drive are copied during a maintenance routine. If personal data are involved, the nature of complaint will be 'privacy'		
	11.2. Privacy	Complaints are of this type if an individual's right to privacy is endangered or not respected. For instance an individual's right to private correspondence is not respected or when an individuals' behaviour is monitored without a proper legal reason e.g. when purchasing online.		
	11.3. Other issues related to privacy and data protection	Other issues not covered by the other categories in Section C. For example, complaints concerning discrimination in consumer transactions, environmental and social responsibility issues relevant to consumer transactions, taste, decency and offensiveness in audiovisual services		

Source: European Commission, *Commission Recommendation of 12.5.2010 on the Use of a Harmonised Methodology for Classifying and Reporting Consumer Complaints and Enquiries*, 2010; Problem types identified by Civic Consulting...

### 4.3 VALIDATION AND TRIANGULATION

108. As indicated in Section 1.4.3, we will use the complaints data collected from the harmonised complaints database and the stakeholder survey, as well data collected from the mystery shopping exercise, to validate and triangulate the data on key problems causing personal detriment obtained through the consumer survey.
109. This will involve comparing:
- ▶ Incidence of problems leading to detriment determined by the consumer survey;
  - ▶ Frequency of complaints by complaint types;
  - ▶ Incidence of selected unfair commercial practices or other pre-contractual practices scrutinised in the mystery shopping exercise;
  - ▶ Other data on the incidence of problems causing consumer detriment in these markets, based on the results of the literature review and assessments of stakeholders regarding the relevance of specific types of problems that cause consumer detriment (collected through the stakeholder survey).
110. As mentioned above, as the problem types and the complaint types will be mapped on a one-to-one basis and will be compatible with the Commission’s harmonised methodology for classifying complaints, this is expected to be a straightforward process.

### 4.4 QUESTIONS FOR DISCUSSION

- a) **Do you have suggestions as to different wordings or different groupings of complaint categories for specific problem types?**
- b) **Do you have suggestions as to which problem types could be merged to reduce the overall number of categories?**
- c) **Would you agree that the survey should focus on the problem types which were identified as being relevant for the market through the complaints database?**
- d) **Do you have suggestions as to which problem types apply across markets and which would generally need to be adapted to specific markets?**
- e) **Would you have any suggestions to take into consideration concerning the approach to validation and triangulation outlined?**

## Annex XVII. Workshop document for Second expert workshop



# **Study on measuring consumer detriment in the European Union**

Second workshop document



# Study on measuring consumer detriment in the European Union- Second workshop document

## Table of Contents

1.	INTRODUCTION .....	4
2.	OVERVIEW OF THE STUDY.....	5
2.1.	Objectives .....	5
2.2.	Countries and markets subject to assessment.....	5
2.3.	Tools for data collection employed in the study .....	6
2.4.	Detailed overview of steps taken so far .....	8
3.	DEFINITION OF PERSONAL CONSUMER DETRIMENT .....	13
3.1.	Definition of personal consumer detriment as a basis for the methodology .....	13
3.2.	Operationalisation of reasonable expectations.....	14
4.	APPROACH TO ASSESSING PERSONAL CONSUMER DETRIMENT .....	16
4.1.	Structure of the consumer survey questionnaire.....	16
4.2.	Measuring the magnitude of personal consumer detriment .....	18
4.3.	Overview of approach to extrapolation to the EU .....	24
5.	PRELIMINARY RESULTS OF THE ASSESSMENT OF INCIDENCE AND MAGNITUDE OF PERSONAL CONSUMER DETRIMENT .....	26
5.1.	Incidence of consumer detriment .....	26
5.2.	Magnitude of personal consumer detriment .....	26
6.	APPROACH TO TRIANGULATION OF CONSUMER SURVEY DATA AND PRELIMINARY RESULTS .....	49
6.1.	Approach to triangulation .....	49
6.2.	Results of the triangulation.....	50
7.	OPERATIONAL GUIDANCE FOR THE FUTURE APPLICATION OF THE METHODOLOGY DEVELOPED (ANNEX I OF FINAL REPORT) .....	63
7.1.	Introduction .....	63
7.2.	Scope of the data collection .....	63
7.3.	Adaptation of data collection tools to the selected markets.....	66
8.	CONCLUSIONS AND RECOMMENDATIONS FOR COLLECTION AND ANALYSIS OF DATA AS WELL AS CONSUMER ANALYSIS AT EU LEVEL (ANNEX II OF FINAL REPORT) .....	96
8.1.	Improving complaints data in the Commission’s harmonised complaints database.....	96
8.2.	Refining the product classification systems in harmonised complaints database and Consumer Market Scoreboard .....	97
8.3.	Developing the Market Monitoring Survey.....	98
8.4.	Complementary measurement of personal consumer detriment .....	101
	ANNEX. CONSUMER SURVEY QUESTIONNAIRE .....	103

## 1. INTRODUCTION

*The Consumers, Health, Agriculture and Food Executive Agency acting on behalf of the European Commission has commissioned a study on measuring consumer detriment in the EU, conducted by Civic Consulting (subcontractor: TNS opinion). This document is intended as a basis for discussion during the second expert workshop to be conducted in the framework of this study.*

1. The aim of the second workshop is to collect feedback on specific parts of the methodology developed, on initial results of applying it, and importantly on guidance for its implementation in future assessments of personal consumer detriment. Questions for discussion during the workshop are indicated at the end of specific sections of the document. Feedback from the workshop will be taken into consideration for the study's final report.
2. This document is structured as follows:
  - Section 2* presents an overview of the study;
  - Section 3* presents the definition of personal consumer detriment developed;
  - Section 4* presents the approach to assessing magnitude of personal consumer detriment;
  - Section 5* presents preliminary results of the assessment of incidence and magnitude of personal consumer detriment;
  - Section 6* presents the approach to triangulation of consumer survey data and preliminary results;
  - Section 7* presents operational guidance for the future application of the methodology developed for measuring personal consumer detriment; and
  - Section 8* presents conclusions and recommendations for collection and analysis of data as a basis for the future application of the methodology developed.
3. The annex contains the consumer survey questionnaire developed and implemented in the study.

## 2. OVERVIEW OF THE STUDY

*In this section we provide an overview of the objectives of the study, the countries and markets subject to assessment, and the tools for data collection.*

### 2.1. Objectives

4. According to the Terms of Reference (TOR), the objective of this study is to help improve the quality and consistency of consumer evidence by developing a simple, consistent state-of-the-art methodology to identify, measure and quantify the incidence and the magnitude of personal consumer detriment across a broad array of markets, to test the data collection in order to prove its robustness and in a further step to apply it across the markets, and in doing so to provide comparable, reliable quantitative estimates (pre- and post-redress) and qualitative assessments for each of these markets. It is expected that the study thereby be instrumental in broadening the consumer knowledge base for the Commission's Consumer Markets Scoreboard, and kick-start a resource-efficient assessment of consumer detriment for in-depth market studies.
5. As part of the study, the TOR indicate that the contractor is also required to make recommendations in order to remedy detected shortcomings of existing data such as the Commission complaints database as well as for possible further consumer evidence and analysis at EU level. This advice is to be given with a view to increasing the robustness of the methodology of measuring and the reliability of the measurement results. The recommendations are to be based on the principles of efficient and simple data collection, the use of existing data and possible modifications at the lowest cost possible.

### 2.2. Countries and markets subject to assessment

#### 2.2.1. Countries subject to assessment

6. According to the TOR, the study is to cover a sample of the Member States of the European Union, Norway and Iceland, to allow for extrapolation of the results to all twenty-eight EU Member States, Norway and Iceland.
7. Taking into account the criteria outlined in the TOR, and following discussions in the design phase of the study, it was agreed that the study should cover the following four countries:<sup>1</sup>
  - France;
  - Italy;
  - Poland;
  - United Kingdom.

#### 2.2.2. Markets subject to assessment

8. According to the TOR, the overall assessment of personal consumer detriment should cover a total of six markets (goods and services). Taking into account the criteria

<sup>1</sup> A total of six countries were initially proposed as part of our offer. However, following discussions relating to a revised approach for the consumer surveys in view of an enlarged scope for the face-to-face surveys, the sample of countries subject to assessment was reduced to four.



outlined in the TOR, and following feedback by the Commission and expert interviews received during the inception phase of the study, it was agreed that the assessment should cover the following six markets (using the terminology and classification of the Commission's Consumer Markets Scoreboard):

- Mobile telephone services;
- Electricity services;
- Loans, credit and credit cards;
- Large household appliances;
- Train services;
- Clothing, footwear and bags.

### 2.3. Tools for data collection employed in the study

9. We used a range of data collection tools throughout the course of the study to both test and implement the methodology developed for measuring personal consumer detriment, including consumer surveys, consumer complaints data collection, and a mystery shopping exercise. In the following we provide an overview of each of the data collection tools implemented.

#### 2.3.1. Consumer surveys

10. The consumer surveys constitute the main data collection tool in the methodology, used for collection of data on the incidence and magnitude of personal consumer detriment related to a specific problem, as well as for obtaining contextual information regarding the transaction leading to the problem and actions taken by the consumer and the seller/provider in response to it. In the main fieldwork phase of the study, online and face-to-face surveys were implemented in order to compare results across the two modes. Key characteristics of the consumer surveys implemented are presented below:

- *Aim*: to collect data for the assessment of consumer detriment as well as compare results across different modes (face-to-face and online).
- *Country coverage*: UK, FR, IT and PL.
- *Market coverage*: 6 markets.
- Online mode:
  - *Sample size*: 2000 per country, for a total of 8000.
  - *Type*: Online panel, quota based sampling.
  - *Questionnaire length*: 'screener' followed by up to two 'market modules' per respondent (see Section 4.1 for details on the questionnaire structure).
- Face-to-face mode:
  - *Sample size*: 2000 per country, for a total of 8000.
  - *Type*: Omnibus survey, probability design.
  - *Questionnaire length*: screener followed by up to one market module per respondent.
- *Implementation period*: beginning of February to end of March 2016.

11. The survey questionnaire implemented in the main fieldwork phase of the study was developed inter alia on the basis of testing in the context of cognitive interviews and an online pilot survey. Key characteristics of the cognitive interviews and pilot survey are presented below:

12. Cognitive interviews (conducted face-to-face):
  - *Aim:* to test the questionnaire (on a qualitative basis).
  - *Language:* 5 interviews in French and 5 interviews in English.
  - *Implementation period:* September 2015.
13. Pilot survey (conducted online):
  - *Aim:* to test the questionnaire (on a quantitative basis).
  - *Country coverage:* FR and UK.
  - *Market coverage:* 4 markets.
  - *Sample size:* 1000 per country, for a total of 2000.
  - *Questionnaire length:* screener followed by up to two market modules per respondent.
  - *Implementation period:* November to December 2015.

### 2.3.2. Collection of complaints data

14. In addition to the consumer surveys, we have collected complaints data from the EU harmonised consumer complaints database for the markets and countries subject to assessment. The database contains data on consumer complaints provided to the Commission by Member States' complaint handling bodies according to a harmonised classification and reporting methodology (as per Commission Recommendation C(2010)3021 final), including data from national complaint handling bodies and consumer organisations, as well as data on cross-border complaints and infringements from European Consumer Centres (ECC) and cross-border enforcement cooperation (CPC).<sup>2</sup>
15. The complaints data collected from the database is complemented by a survey of national complaint handling bodies, consumer agencies and organisations conducted in parallel in the countries subject to assessment. The survey was employed to fill the gaps in complaints data for specific markets or countries, as not all relevant bodies provide data to the centralised EU complaints database yet (or are yet to harmonise their complaints classification system in line with the Commission Recommendation).
16. The data on complaints is used to triangulate results of the consumer survey on the nature and incidence of the problems reported in the different markets. This is facilitated by the mapping of types of problems in the consumer survey to specific complaint categories in the Commission's harmonised methodology for classifying complaints, i.e. the definition of problem types for the consumer survey is consistent with the classification used in the database wherever possible.
17. The survey of complaint handling bodies, consumer agencies and organisations was implemented in February to March 2016, while an extract of the Commission's complaints database was received in July 2015.<sup>3</sup>

<sup>2</sup> For more information on the EU harmonised complaints database, please see [http://ec.europa.eu/consumers/consumer\\_evidence/data\\_consumer\\_complaints/index\\_en.htm](http://ec.europa.eu/consumers/consumer_evidence/data_consumer_complaints/index_en.htm).

<sup>3</sup> This data will be updated for the final report.

### 2.3.3. *Mystery shopping exercise*

18. The third main data collection tool is a mystery shopping exercise. It involved the assessment of websites of a range of traders/providers in four of the six markets in each of the selected countries, focusing on identification of issues related to selected unfair commercial practices and to the provision of pre-contractual information that potentially could cause consumer detriment. The aim was to gather additional evidence about the experience of consumers in the relevant markets that is complementary to the consumer survey and complaints data gathered, to be used for the triangulation of results (see Section 6 below).
19. The mystery shopping exercise was implemented in January 2016.

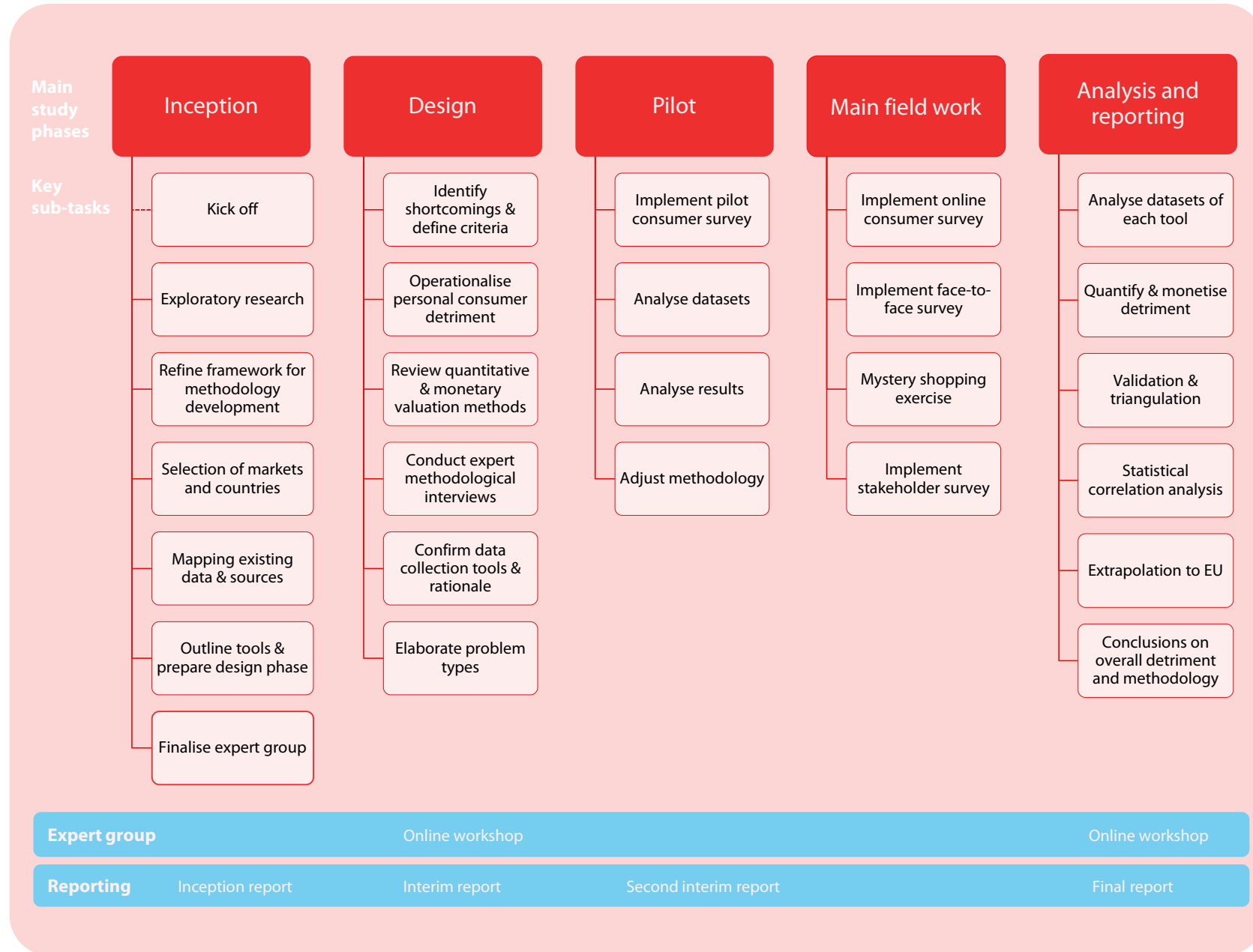
## **2.4. Detailed overview of steps taken so far**

### 2.4.1. *Main study phases*

20. The methodological steps for implementing the study are divided into five phases:
  - Inception phase;
  - Design phase;
  - Pilot phase;
  - Main field work;
  - Final analysis and reporting.

The figure on the following page gives an overview of the study process. Each of the phases has been structured into sub-tasks.

**Figure 1: Overview of methodological steps**



21. In the following we present the steps taken so far in detail (both complete and ongoing).

#### 2.4.2. *Steps taken in the inception phase*

22. The focus of the inception phase was on conducting initial research, reaching a common understanding of the aims of the study and the approach employed to reach these aims, and refining our approach for the next project phases.
23. The following methodological steps were taken in the inception phase:
- Kick-off meeting on 16 April 2015;
  - Initial literature review on consumer detriment in the EU and assessment methodologies;
  - Exploratory interviews with selected experts;
  - Initial refinement of the framework for development of methodology, focusing on the development of a working definition of consumer detriment;
  - Preliminary selection of countries in which consumer detriment will be assessed;
  - Preliminary selection of markets in which consumer detriment will be assessed;
  - Conducting an initial mapping of data needs and potential data sources;
  - Outlining of preliminary tools and preparing design phase;
  - Finalising the composition of the group of experts;
  - Delivering the inception report.

#### 2.4.3. *Steps taken in the design phase*

24. The broad aims of the design phase were to confirm the framework for the development of the methodology and the tools for data collection on the basis of research conducted, as well as develop the first draft of the consumer survey questionnaire. The following points outline the steps taken in the design phase:
- Identification of shortcomings in existing methodologies for assessment of consumer detriment and related needs;
  - Confirming the data collection tools to be employed and their rationale;
  - Confirming the selection of countries in which consumer detriment is to be assessed;
  - Confirming the selection of markets in which consumer detriment is to be assessed;
  - Operationalisation of personal consumer detriment, including a refined definition of personal consumer detriment and a review of approaches to operationalise 'reasonable expectations';
  - Review of approaches for measuring the dimensions of consumer detriment;
  - Conducting additional expert methodological interviews;
  - Definition of most relevant problem types for the markets subject to assessment and mapping them to the complaint categories of the Recommendation;
  - Conducting the first expert online workshop;

- Developing and refining the data collection tools, in particular the consumer survey questionnaire, on the basis of the research conducted;
- Delivering the first interim report.

#### 2.4.4. *Steps taken in the pilot phase*

25. The main aim of the pilot phase was to test the methodology developed for the assessment of personal consumer detriment on the basis of cognitive interviews and a pilot survey. This involved the following steps in particular:
- Implementation of the cognitive interviews to test the understandability of the consumer survey questionnaire;
  - Analysis of feedback from cognitive interviews;
  - Refinement of the consumer survey questionnaire based on cognitive interview results;
  - Confirmation of markets to be assessed in the pilot consumer survey;
  - Implementation of the pilot consumer survey;
  - Analysis of results of the pilot phase, final refinement of questionnaire and recommendations.
26. In parallel to the work on the pilot consumer survey, we developed the mystery shopping methodology. This involved the following main steps:
- Selection of markets and problem types;
  - Development of mystery shopping questionnaires for the markets subject to assessment.
27. We also developed the survey of complaint handling bodies, as detailed in the steps below:
- Development of questionnaire for survey of complaint handling bodies;
  - Identification of complaint handling bodies to be surveyed in the countries subject to assessment.

#### 2.4.5. *Steps taken for the main fieldwork and final analysis and reporting*

28. In the current, main fieldwork phase, we are implementing the main consumer survey (both online and face-to-face), the mystery shopping exercise and the survey of complaint handling bodies in parallel. The following points provide an overview of the methodological steps in the main field work phase:
- Implementation of online consumer survey;
  - Implementation of face-to-face consumer survey;
  - Implementation of mystery shopping exercise;
  - Implementation of survey of complaint handling bodies.
29. Subsequent to implementation of the tools, we will analyse the data, use complaints data and mystery shopping results to triangulate results of the consumer survey, quantify personal consumer detriment in the four countries and six markets subject to assessment, and extrapolate the results to the rest of the EU. Finally, we will provide conclusions on the methodology based on key lessons learned, and prepare the final report and associated annexes.

30. Methodological steps concerning analysis and reporting include:

- Analysis of datasets obtained via each data collection tool;
- Quantification and monetisation (where relevant) of personal consumer detriment based on main consumer survey data;
- Triangulation of consumer survey data;
- Developing a guidance document for future studies and advice on data collection and analysis and consumer analysis in general at EU level;<sup>4</sup>
- Second expert online workshop;
- Statistical correlation analysis;
- Extrapolation to the rest of the EU;
- Conclusions related to assessment of personal consumer detriment;
- Conclusions related to refinement of the methodology;
- Delivering final report.

<sup>4</sup> Sections 7 and 8 are draft versions of these documents. They will be updated on the basis of the feedback from the workshop and the final results of the field work, and included in the final report as Annex I and Annex II, in line with the TOR.

### 3. DEFINITION OF PERSONAL CONSUMER DETRIMENT

*In this section we describe the definition of personal consumer detriment applied in the methodology as well as the approaches selected to operationalise the concept of 'reasonable expectations' in the definition.*

#### 3.1. Definition of personal consumer detriment as a basis for the methodology

31. Consumer detriment arises when market outcomes fall short of their potential, resulting in welfare losses for consumers. A study commissioned by the European Commission on consumer detriment in 2007<sup>5</sup> differentiated two forms of consumer detriment: 'structural detriment' and 'personal detriment':
  - *Structural detriment* refers to the loss of consumer welfare in the aggregate due to market failure or regulatory failure, as compared to well-functioning markets;
  - *Personal detriment* refers to the difference between the value that consumers reasonably expected to get from a good or service and the value that they actually get from it, relating to problems experienced by consumers *post-purchase*.
32. A key difference between structural and personal consumer detriment is that while the latter affects an individual in a specific transaction, the former arises from a structural problem that affects an entire market or sector. The incidence of structural consumer detriment is therefore largely independent of an individual consumer's decision-making ability, behavioural bias, expectations, etc. Indeed, it is likely to affect the majority of consumers in that market or sector.
33. The 2007 detriment study explained that it applied the term 'personal' because it relates to the personal experience of those consumers for whom *something goes wrong*. The Commission's consumer policy primarily addresses shortcomings stemming from this form of detriment: it is a topic that is regularly addressed in consumer in-depth market studies and the Commission's Consumer Scoreboards, is a pivotal element for setting priorities in consumer issues of enforcement and redress, and is in general the focus of much consumer protection activities and legislation. Accordingly, the methodology developed in this study focuses on the assessment of personal consumer detriment.
34. Furthermore, the OECD Consumer Policy Toolkit (2010) and previous survey-based assessments of consumer detriment<sup>6</sup> have made the distinction between detriment that consumers are aware of – termed *revealed detriment* – and detriment which consumers are unaware of – termed *unrevealed* or *hidden detriment*. Research conducted in this study has concluded that hidden detriment is primarily captured with the concept of structural detriment, because it tends to relate to problems affecting consumers in the aggregate through market or regulatory failures. Moreover, as problems reported by consumers are the focus of the assignment, a consumer survey

<sup>5</sup> Europe Economics, *An Analysis of the Issue of Consumer Detriment and the Most Appropriate Methodologies to Estimate It*, London, 2007.

<sup>6</sup> Consumer Affairs Victoria (2006); Office of Fair Trading (2008); London Economics (2009); UK Department for Business Innovation and Skills/TNS (2014); Irish Competition and Consumer Protection Commission /Ipsos MORI (2014).



is used as part of the methodology, which thereby focuses on the assessment of revealed personal consumer detriment.

35. We therefore developed a definition of revealed personal consumer detriment, taking into account the results of the exploratory research, the interviews and the first expert online workshop, in order to guide the application of the methodology:

*Revealed personal consumer detriment is defined as negative outcomes for individual consumers that they become aware of following the purchase or use of a good or service, measured relative to what would reasonably have been expected given the type of transaction.*

36. Both the structural and hidden forms of detriment are important to consider in a policy perspective in addition to revealed personal consumer detriment. However, for assessing structural and/or hidden detriment, other methodological approaches will be needed. For structural detriment, this could involve sector inquiries as well as specific methods relating to assessing market power such as modelling.<sup>7</sup> For unrevealed detriment relating to welfare losses that result for example from not knowing about the possibility to switch to another provider offering a lower-priced tariff with the same properties, or from having to pay a higher price for goods purchased online due to websites' consumer profiling, this could involve market research on available tariffs/price variations according to different profiles, possibly complemented by behavioural research concerning switching behaviour of consumers.

### 3.2. Operationalisation of reasonable expectations

37. When using the definition of revealed personal consumer detriment presented above, a key question is how to apply the concept of 'reasonable expectations' in practice in the context of a survey-based assessment. In the course of our research we identified several approaches that were applied or suggested in previous studies.<sup>8</sup> Based on the research in the design phase of the study and the discussion at the first expert online workshop, we included the following questions in the consumer survey, which contribute to ensuring that detriment related to respondents' reported problems is measured based on reasonable expectations:

- 1) Asking respondents to report a problem for which they have a *legitimate cause for complaint*;
- 2) Asking respondents about the *price* they paid for the good or service;
- 3) Asking respondents *how long ago* the good or service was bought; and
- 4) Asking a control question on *consumer expectations in general* in relation to specific consumer issues – good/service quality, compensation and customer service.

38. The related final questions and answer items developed for the questionnaire are presented as part of the operational guidance for the implementation of the

<sup>7</sup> Examples of methodological approaches to assess structural detriment outlined in the 2007 detriment study include analysing data relating to market power such as price mark-ups and concentration indices, theoretical market models, or other modelling involving econometrics or simulations. Moreover, Commission policies addressing structural detriment include e.g. competition policies (such as antitrust policy) or internal market policies aimed at reducing barriers to cross-border trade.

<sup>8</sup> For further details concerning each of these approaches, please refer to the first workshop document.

methodology in future assessments, in Section 7, as well as in the full consumer survey questionnaire in the Annex.

## 4. APPROACH TO ASSESSING PERSONAL CONSUMER DETRIMENT

*This section first describes the structure of the consumer survey questionnaire, then presents the approach developed to collect data on and assess the magnitude of the different dimensions of personal consumer detriment.*

### 4.1. Structure of the consumer survey questionnaire

39. As indicated above, the consumer survey is the primary data collection tool for measuring personal consumer detriment. The consumer survey questionnaire is composed of three main components: the screener; the market module(s) and the socio-demographic questions, including a control question on consumer expectations.
40. The *screener* refers to the set of questions asked of the entire sample aimed at both jogging the respondent's memory into remembering relevant problems and establishing in which of the markets the respondent experienced problem(s) and in which market his/her most serious problem was experienced. The screener questions are therefore instrumental for assessing the *incidence* of personal consumer detriment in the markets subject to assessment.
41. The *market module* refers to a set of market-specific questions aimed at exploring the problem experienced by the respondent in depth, in particular in terms of the magnitude of financial detriment, time loss and psychological detriment relating to the problem. The market module questions are thus only asked of the sub-sample of respondents who experienced problem(s) in at least one of the assessed markets. We developed one market module for each of the six markets selected for testing the methodology developed in this study. Respondents first responded to an initial market module relating to their most serious problem (selected at the end of the screener). Respondents were then asked to respond to a second market module referring to their second most serious problem in the markets subject to assessment (if they indeed experienced a second problem in these markets).
42. The socio-demographic questions provide further details on the socio-demographic characteristics of the respondent, complemented by a control question on consumer expectations.
43. The questions can be sub-divided into three broad categories: those needed for measuring incidence of personal consumer detriment (i.e. the screener question on markets in which problems were experienced), or for measuring magnitude of personal consumer detriment (i.e. market module questions on financial detriment, time loss, psychological detriment), and those that provide additional 'contextual' information for the assessment (e.g. market module questions on the sales channel or the location of the seller/provider, or socio-demographic questions).

The table below serves to summarise this description of the questionnaire components.

**Table 1: Overview of consumer survey questionnaire**

Q.	Question topic	Incidence of detriment	Magnitude of detriment	Contextual information
<b>Initial socio-demographic questions. Asked to <u>entire sample</u>.</b> *				
D1	Gender			✓
D2	Age			✓
D3	Region			✓
<b>Screener. Asked to <u>entire sample</u>.</b>				
S1	Examples of types of consumer problems	✓		
S2A/B	Markets in which problems experienced	✓		
S3	Market in which most serious problem experienced		✓	
<b>Market module. Asked to <u>sub-sample who experienced problem(s) in assessed market(s)</u>.</b>				
M1	Specific product/service			✓
M2	Age of good/service			✓
M3	Amount paid or reference amount for good/service		✓	
M4	Sales channel			✓
M5	Location of the trader			✓
M6	Problem description			✓
M7	Over-/extra charges or hidden fees		✓	
M8	Usability of the good or service		✓	
M9	Actions taken by the consumer		✓	✓
M9B	Reasons for not taking action			✓
M10	Time loss		✓	
M11	Psychological detriment		✓	
M12	Money spent trying to sort out the problem		✓	
M13	Estimation of 'fair price' for good/service		✓	
M14	Actions taken by the trader		✓	✓
M15	Amount received as reimbursement/ compensation		✓	
M16	Status of the problem			✓
M17	Duration of the problem		✓	
M18	Market in which 2 <sup>nd</sup> most serious problem experienced		✓	
<b>Final socio-dem./control question. Asked to <u>sub-sample who experienced problem(s) in assessed market(s)</u>.</b>				
D4	Consumer expectations			✓
D5	Locality			✓
D6	Education level			✓
D7	Occupation			✓
D8	Financial situation			✓
D9	Frequency of internet use **			✓

Source: Civic Consulting. Notes: \* Questions on gender, age and region were posed before the screener for the quota based sampling approach. \*\* Only for face-to-face survey.

## 4.2. Measuring the magnitude of personal consumer detriment

44. Personal consumer detriment features several dimensions: *financial detriment* (the money consumers spent dealing with or spent as a result of the problem); *time loss* (the time spent dealing with or spent as a result of the problem); *psychological detriment* (the emotional stress caused by the problem), *adverse effects on health* (e.g. injuries) or *social detriment* (e.g. reduction in trust).<sup>9</sup>
45. For a comprehensive assessment of personal detriment in most consumer markets, the first expert online workshop concluded that it is sufficient to consider financial detriment, time loss and psychological detriment. Adverse health effects (e.g. injuries) would only need to be considered in the context of markets for which these effects are specifically relevant, and social detriment was excluded due to concerns about the numbers of questions that would be needed to obtain data of high quality on this dimension of detriment and about the difficulty to phrase such questions.
46. The methodology we have developed therefore focuses on these three key dimensions.<sup>10</sup> In the following we detail the approach to collecting data on and assessing the magnitude of detriment relating to each of these dimensions. The related questions applied to collect the data are presented in full in each of the market modules developed in this study in the consumer survey questionnaire in the Annex.

### 4.2.1. Financial detriment

47. Financial detriment can be defined as the monetary costs and losses incurred by the consumer as a result of a problem with a good or service. It refers both to the *financial losses resulting directly from the problem* as well as *costs incurred from trying to sort out the problem.* Furthermore, the TOR of this study require that the methodology estimate both *pre-redress financial detriment* (i.e. prior to receiving any substantial redress e.g. in the form of monetary reimbursement or compensation, or replacing the good or service, etc.) and *post-redress financial detriment* (i.e. financial detriment net of any redress received).

#### 4.2.1.1. Approach to data collection on financial detriment

48. In the consumer survey we collect data that allows pre- and post-redress financial detriment to be calculated, while at the same time avoiding ambiguities and double counting. The pre-redress stage is considered to cover all financial losses resulting directly from the problem as well as the actions taken by the consumer to sort out the problem and their related costs, but excludes any actions taken by the trader to sort out the problem.
49. At the pre-redress stage, financial losses resulting directly from the problem might include:
- *Over-/extra charges or hidden fees (e.g. because of an incorrect bill);*
  - *Potential reduction in value of the good or service because it cannot be used as intended (e.g. because it is faulty).*

<sup>9</sup> In this section and the remainder of the document, 'a problem' signifies a problem that is a cause of personal consumer detriment as per the definition in the previous section.

<sup>10</sup> For examples of relevant questions for assessing adverse health effects or social detriment, please see Europe Economics, *An Analysis of the Issue of Consumer Detriment and the Most Appropriate Methodologies to Estimate It*, London, 2007 and Ipsos MRBI / Competition and Consumer Protection Commission, *Consumer Detriment Survey 2014*, 2014 respectively.

50. Initial tests conducted for this study indicated that it is straightforward for survey respondents to report over- or extra charges or hidden fees. Yet it appeared to be difficult for respondents to accurately estimate the detriment relating to a reduction in value of a good or service as a result of a problem - for example in the case of a good or service that is unusable due to the problem - and that the reasoning applied to determine the reduction/loss in value differs significantly across respondents.
51. We therefore opted for an approach to measure the reduction in value of the good or service due to the problem based on three elements:
- The price of the good or service (M3, see questionnaire overview in the table above);
  - The extent to which the good or service can be used as intended after or during the problem's occurrence (M8);
  - The duration of the problem e.g. in terms of how long it took to be resolved (if this is the case) or how long it has lasted (if unresolved) (M17).
52. The combined information from these three questions allows the reduction in value in a good or service resulting from a problem to be calculated.
53. Results of our initial tests also highlighted a tendency among respondents to erroneously estimate total costs and losses resulting from a problem, for example through double counting (e.g. counting both the cost of a replacement good/service and the cost of the original possibly faulty good/service) or considering elements relevant for other dimensions of detriment (e.g. also considering the value of the time they spent dealing with the problem).
54. We therefore concluded that costs incurred by trying to sort out the problem should be asked for after the other dimensions of detriment (psychological detriment and time loss) are assessed in the questionnaire, to clarify that these dimensions are evaluated separately. For this reason, questions M10 and M11 on time loss and psychological detriment precede M12 on money spent trying to sort out the problem.
55. We also opted for an approach in which data on costs of sorting out the problem (M12) are collected in three separate respects:
- *Costs of repairing/replacing a good or buying an alternative service at the consumer's own expense;*
  - *Costs related to court proceedings;*
  - *Other costs such as costs of telephone, postage, or travel to sort out the problem.*
56. This distinction allows for both a greater differentiation of key types of costs and a more accurate calculation of financial detriment at the pre-redress stage. Moreover, as reduction in value of the good or service because it cannot be used as intended or over-/extra charges or hidden fees only occur in the context of specific types of problems, these questions were only posed to those respondents who reported relevant types of problems (in M6).
57. Furthermore, our initial tests revealed that in absence of more precise indications, respondents tended to report their financial detriment differently depending on whether or not they received redress for the problem they had. In particular, some respondents reported their post-redress (or 'net') financial detriment, while others reported their pre-redress financial detriment. In order to clarify that respondents should report their pre-redress costs and losses, questions on costs incurred in dealing with the problem (M12) and potential overcharges (M7) therefore explicitly state that

respondents should not consider any monetary compensation or reimbursement in the costs they report.

58. Finally, relevant answer items were developed in M9 in order to collect additional information on specific actions taken by the consumer that need to be considered in order to arrive at an accurate estimate of pre-redress financial detriment, including whether the respondent cancelled the purchase of the good/service, returned or repaired the good/service, or bought a replacement good or service, etc.
59. The post-redress stage then considers all actions taken by the trader to solve the problem (i.e. any substantial redress provided by the trader to the consumer). The substantial redress may partly or wholly offset the financial detriment suffered by the consumer at the pre-redress stage. It may consist of:
- *Repairs, replacement goods or alternative services provided by the trader to the consumer; and/or*
  - *Monetary redress, i.e. partial or full refund, credit note, voucher, or compensation provided by the trader to the consumer.*
60. In order to collect data on monetary redress as well as whether any repairs, replacement goods or alternative services were provided by the trader to the consumer, the questionnaire includes two separate questions to this end (M14 and M15).

#### 4.2.1.2. *Assessment of financial detriment*

61. Data collected at the pre-redress and post-redress stage is used for the calculation of financial detriment, where post-redress financial detriment is obtained by deducting the substantial redress from the pre-redress financial detriment.
62. The data sources from the consumer survey for the step-by-step assessment of financial detriment are presented in the table below. As indicated in the table, the different elements of consumer detriment necessary for the calculation of pre-redress financial detriment, substantial redress and post-redress financial detriment are either based on monetary data directly reported by respondents or calculated based on answers provided by respondents across multiple questions.

The process to calculate each of these elements is detailed after the table.

**Table 2: Overview of the consumer survey questions used to calculate the different elements of financial detriment**

Q.	Question topic	Market relevance	1		2	3	1+2+3	4	5	4+5	1+2+3 -(4+5)
			Reduction in value of good	Loss of service <sup>1</sup>	Over/-extra charges	Costs of sorting out the problem	Pre-redress financial detriment	Monetary redress	Value of repairs/replacement	Substantial redress	Post-redress financial detriment
M3	Amount paid or reference amount for good/service	All markets except loans, credit and credit cards	√	√			√				√
M7	Over-/extra charges or hidden fees	All markets			√		√				√
M8	Usability of the good or service	All markets except loans, credit and credit cards	√	√			√				√
M9	Actions taken by the consumer	All markets	√				√				√
M12	Money spent trying to sort out the problem	All markets				√	√				√
M14	Actions taken by the trader	All markets							√	√	√
M15	Amount received as reimbursement/compensation	All markets						√		√	√
M17	Duration of the problem	Subscription services <sup>1</sup>		√			√				√

Source: Civic Consulting. √=indicates that the question contributes to the respective element mentioned in the table column headings. 1) Note: Subscription services are defined as services provided to the consumer on a continuous basis in exchange for a regular payment (e.g. mobile telephone service, electricity, internet, etc.). 'Loss of service' relates specifically to the loss of a subscription service.



63. The calculation of **pre-redress financial detriment** involves the following elements, which are calculated separately for each respondent:

- 1) *Reduction in value or loss of service relating to loss in usability of a good or service*, as a result of the problem. This is in most cases calculated by using the answers to M8 to first assign an index value to the loss of usability of the good or service between 0 (no loss of usability) and 1 (full loss of usability). If the respondent did not receive this question (because loss of usability is irrelevant for the problem he or she had), then this is assigned the value of 0. A value of 0 is also assigned in case the respondent repaired or replaced the good at his or her own expense, as reported in M9 (because in this case the related repair or replacement costs constitute the detriment incurred).

The reduction in value relating to the loss in usability is then equal to the price reported in M3 multiplied by the index value for the loss in usability. In the case of a subscription service,<sup>11</sup> this figure is then multiplied by the duration of the problem (reported in M17), to account for the duration of the loss of the subscription service.

- 2) *Over/-extra charges or hidden fees* incurred by the consumer as a result of the problem are directly used as specified by the respondent in M7. If the respondent did not receive this question (because the over/-extra charges or hidden fees are irrelevant for the problem he or she had), then this is assigned the value of 0.
- 3) *Costs incurred by the consumer trying to sort out the problem*, which is the sum of the a) costs of repairs or replacement/alternative goods/services, b) costs relating to court proceedings and c) other costs (as specified by the respondent in M12).

**Pre-redress financial detriment** is then calculated by summing elements 1, 2 and 3.

64. Subsequently, **substantial redress** involves the following elements, again calculated separately for each respondent:

- 4) *Monetary redress* received by the consumer from the trader (as specified by the respondent in M15). If the respondent did not receive this question (because he or she did not indicate receiving reimbursement or compensation in M14) then this is assigned the value of 0.
- 5) *Value of any repairs or replacement by the trader*. In the case a good is repaired or replaced by the trader, then the consumer is also considered to be reimbursed for any reduction in value suffered (i.e. the amount of reduction in value calculated in element 1 is considered to be the value of the repairs/replacement);

**Substantial redress** is calculated by summing elements 4 and 5.

Finally, **post-redress financial detriment** is equal to **pre-redress financial detriment** (1+2+3) minus **substantial redress** (4+5)

<sup>11</sup> Subscription services are defined as services provided to the consumer on a continuous basis in exchange for a regular payment (e.g. mobile telephone service, electricity, internet, etc.).

#### 4.2.2. Time loss

65. In the context of personal consumer detriment, time loss refers to the total amount of time a consumer has spent either as direct result of a problem, e.g. in cases of delay, or from trying to sort a problem out, e.g. by travelling to the trader's premises. Time loss is a critical dimension of personal detriment, as many problems may be of little direct financial consequence to consumers but nonetheless a significant cause of detriment when considering the value of the time loss.

##### 4.2.2.1. Approach to data collection on time loss

66. In line with the approach taken in previous studies, we have opted for an approach that involves collecting total time loss resulting from the problem via a single question, as opposed to separately according to different elements, for several reasons. First, it is possible to spend time in two or more ways at the same time (e.g. one could be delayed as a result of the problem, while making phone calls to the trader and seeking legal advice), which would lead to double counting if these were reported separately and added up. Second, our initial tests indicated that respondents generally do not conceptually differentiate between different ways time was spent when thinking about the problem, but rather have a broad idea of the total time spent as a result of the problem.
67. Nonetheless, results of the testing indicated that it is important to list examples of the various ways consumers can spend time as a result of the problem in the question (M10), to remind the respondent to consider time loss in its totality and thus reduce the risk of underestimating detriment from time loss.
68. Our research also indicated that, in contrast to financial detriment, it is difficult for respondents to put an exact figure on the amount of hours they have spent as a result of the problem, and that it is increasingly difficult to be precise the greater the magnitude of time loss. We therefore employ an approach in this methodology based on answer items displaying increasing ranges of values of time (in hours).

##### 4.2.2.2. Assessment of detriment relating to time loss

69. The assessment of detriment relating to time loss could involve the monetisation of time loss, i.e. placing a monetary value on the value of an hour lost due to a problem. In particular, several options exist, including:
- 1) Using a fixed amount for the average value of time employed in previous studies. For example, several EU studies applied an EU-wide value of time of EUR 7 per hour.<sup>12</sup>
  - 2) A) Using a country specific value of working time based on Eurostat data, a value of leisure time equal to a percentage of the value of working time (e.g. 30%), and providing two estimates – one based on the value of leisure time, another based on the value of working time.<sup>13</sup>

<sup>12</sup> See Steer Davies Gleeve (2006): Air and Rail Competition and Complementarity, Final Report for European Commission, DG TREN; Civic Consulting (2008): Evaluation of the effectiveness and efficiency of collective redress mechanisms in the European Union, Final Report, DG SANCO. Ofcom (2012): Consumer switching. A consultation on proposals to change the processes for switching fixed voice and broadband providers on the Openreach copper network, used a value of leisure (non-working) time of GBP 5.97 per hour?. This was considered a conservative estimate because some consumers would try to address problems during work time with a higher opportunity cost (GBP 30 per hour).

<sup>13</sup> See Civic Consulting (2012): Consumer market study on the functioning of the market for Internet access and provision from a consumer perspective, Final Report, EAHC/DG SANCO.

B) Using only country-specific values of working time based on Eurostat data, without considering a lower estimate for leisure time. This approach was considered during the first expert online workshop as most appropriate, as many people do not value their leisure time less than their working time.

- 3) Applying either approach 2)A) or 2)B) and in each case presenting two values, a minimum (more conservative) value and a maximum (less conservative) value
- 4) Not monetising time loss, and only calculating and reporting the average time lost in hours per problem.

#### 4.2.3. *Psychological detriment*

70. Psychological detriment refers to the emotional stress experienced by consumers as a result of problems, in terms of frustration, anxiety, anger or offence, or disappointment. Similarly to time loss, psychological detriment is a critical dimension of personal detriment, which is often likely to go hand in hand with substantial time loss.

##### 4.2.3.1. *Approach to data collection on psychological detriment*

71. Our research indicated that data on psychological detriment can be collected without differentiating the potential forms of psychological detriment indicated above. The first expert online workshop concluded that it would be difficult for respondents to think of and report on different types of emotional stress separately. Moreover, there is little added value from a policy perspective in knowing that some problems caused e.g. more frustration than anger, or more worry than fear, etc. Nonetheless, as with time loss, it is important to indicate in the question (M11) examples of different types of emotional stress to remind the respondent to consider psychological detriment in its totality.
72. Our research indicated that respondents are most at ease in reporting on their psychological detriment with a qualitative ordinal scale, running from 'Not at all or only a little' to 'Extremely'. Furthermore, our testing showed that a four-point scale (i.e. with no 'middle' option) allows for the best differentiation of respondents across the various levels of psychological detriment.

##### 4.2.3.2. *Assessment of psychological detriment*

73. The first expert online workshop concluded that psychological detriment should not be monetised, due to the inherent complexity in assigning a monetary value to different levels of emotional stress. The magnitude of psychological detriment for a given market is therefore indicated by the percentage of respondents who felt either 'quite a lot' or 'extremely' emotionally stressed as a result of the problem they experienced (see Section 5.2.3 below).

### 4.3. **Overview of approach to extrapolation to the EU**

74. For each country subject to assessment, we will multiply the average financial detriment and time loss per problem in the market by the incidence of problems in the market (as measured by the screener questions). The resulting figure corresponds to the average financial detriment and time loss per capita of the surveyed population in the market (as a full sample of the population was surveyed, without applying any additional screener question). We will then apply population data to determine the total financial detriment and total time loss at the country level for each of the four countries subject to analysis. We will monetise total time loss using the approach selected (see Section 4.2.2.2) for each country. Finally, using the average results for

the four countries subject to analysis as a basis, we will apply weightings based on income (GDP per capita), the incidence rate as determined by the Market Monitoring Survey, and population size, to extrapolate the results for the other EU Member States (extrapolation results for the other Member States will be presented in the aggregate only, to account for uncertainty in the extrapolation at the country level).

#### **Section 4 - Questions for workshop participants**

##### *General questions*

- a) The Commission's Better Regulation guidelines' advice to reflect the uncertainty in estimates is to present ranges of values (most/least conservative approach), which has also been applied in recent Commission consumer detriment calculation work (digital contracts). Do you agree that financial detriment and time loss should be reported in ranges? Would e.g. the interquartile range be a valid alternative to averaging?
- b) Do you agree with the proposed use of survey question topics in Table 1 to determine magnitude of detriment?

##### *Financial detriment*

- c) Do you have any comments or suggestions on the calculation steps proposed?
- d) Should reduction in value be calculated by using a depreciated value of the good (not applicable for services)? In particular, do you consider it worthwhile to calculate a depreciated value of the good, based on the price paid (reported in M3), the age of the good/service (M2) and an appropriate depreciation rate e.g. 20% per year for a large household appliance, assuming a five-year life span and linear depreciation?
- e) Do you consider it appropriate to use answers to the control question (D4) as a basis to calculate detriment separately for respondents with high, medium or low expectations? Do you have suggestions on how to do so?

##### *Time loss*

- f) Do you have any comments or suggestions regarding the approach for measuring and assessing detriment from time loss?
- g) Do you have any comments or suggestions on the calculation proposed?
- h) Do you agree that time loss should be monetised? If yes, which of the approaches listed above would you favour? How exactly should your favoured approach be refined to reflect differences across countries as regards labour costs and purchasing power?
- i) To what extent should the methodology distinguish cases of small financial detriment with high time loss and cases of substantial financial detriment with little time loss?
- j) Does it make sense to calculate an overall monetary detriment value, e.g. post-redress financial detriment + monetised time loss?

##### *Psychological detriment*

- k) Do you have any comments or suggestions regarding the approach for reporting on psychological detriment?

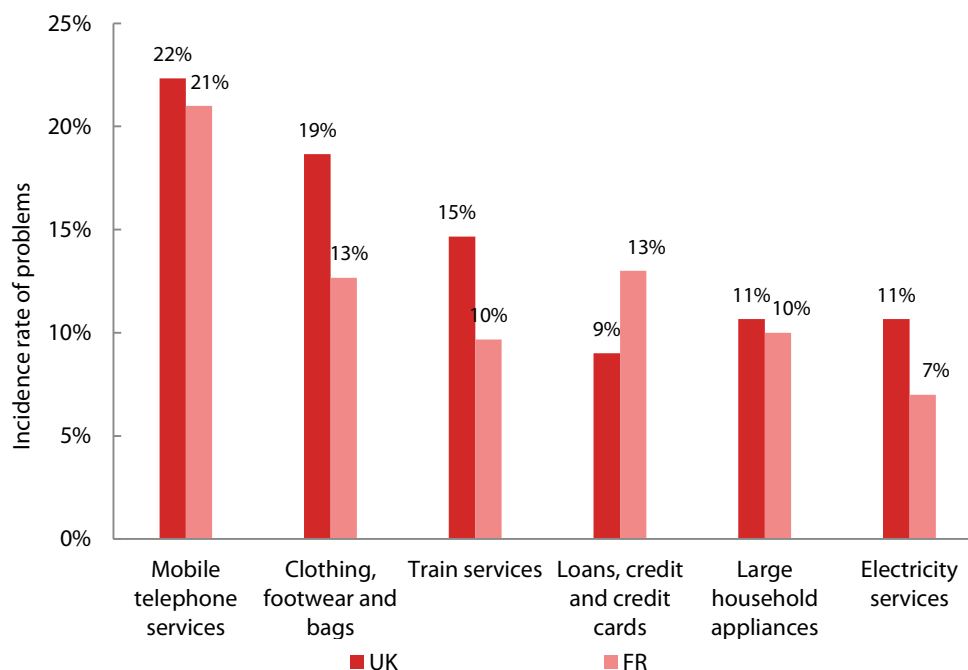
## 5. PRELIMINARY RESULTS OF THE ASSESSMENT OF INCIDENCE AND MAGNITUDE OF PERSONAL CONSUMER DETRIMENT

*In this section we present preliminary results for selected markets based on the pilot consumer survey, conducted in November 2015 in France and in the UK. For the final report, this section will be updated with the results of the main fieldwork, covering six markets, four countries and two survey modes.*

### 5.1. Incidence of consumer detriment

75. The incidence rates of problems are obtained via the screener, which includes questions on the occurrence of problems in the assessed markets. The figure below provides the average incidence rates of problems evidenced in the pilot survey by market in the UK and in France.

**Figure 2: Incidence rates of problems by market and by country**



Source: Civic Consulting, consumer pilot survey (average of all screeners).

76. As indicated above, the incidence rate of problems is highest in the market for mobile telephone services (22% on average), followed by the market for clothing, footwear and bags (16% on average). The lowest incidence rates are obtained in the market for large household appliances (10% on average) and the market for electricity services (9% on average).

### 5.2. Magnitude of personal consumer detriment

77. In this section we present the results of the pilot consumer survey concerning magnitude of personal consumer detriment, assessed in each market on the basis of the responses to the corresponding market module. In cases where respondents indicated they had problems in several markets in the screeners, they were asked to report on the problems they consider as most serious. Results are presented below for

three of the markets assessed in the pilot survey: large household appliances, mobile telephone services, and loans, credit and credit cards.

#### 5.2.1. *Financial detriment*

78. The table below presents the average price paid for the good or service, the average pre-redress financial detriment and the average post-redress financial detriment calculated according to the approach described above. The figures correspond to the average detriment per respondent who experienced a problem (in Euro, by market and by country).

**Table 3: Price of good/service and financial detriment (average in Euro per respondent who experienced a problem)**

Market	France			UK			Country average		
	Price of good/service	Pre-redress financial detriment	Post-redress financial detriment	Price of good/service	Pre-redress financial detriment	Post-redress financial detriment	Price of good/service	Pre-redress financial detriment	Post-redress financial detriment
<b>Large household appliances</b>	534.9	341.9	235.7	405.4	273.8	129.6	470.1	307.4	181.9
<b>Mobile telephone services<sup>1</sup></b>	38.4	64.1	52.7	29.0	54.1	39.4	33.5	59.0	46.0
<b>Loans, credit and credit cards</b>	n.a.	144.2	126.9	n.a.	138.8	111.9	n.a.	142.1	121.0

Source: Civic Consulting, based on pilot consumer survey. Note: 1) In the market for mobile telephone services, the price indicated is the monthly price paid for the service.

79. As indicated in the table above, problems with large household appliances resulted in higher levels of pre-redress and post-redress financial detriment than problems with loans, credit and credit cards and problems with mobile telephone services, both in France and in the UK. While respondents reported the highest financial detriment in the market for large household appliances, the difference between pre-redress financial detriment and post-redress financial detriment, which corresponds to the redress received, is also the largest in this market. Below we present results related to financial detriment detailed by market.

*Large household appliances*

80. As indicated in the table above, on average respondents spent EUR 470.1 for the large household appliance they experienced a problem with. As a result of the problem, respondents reported they incurred pre-redress financial detriment of EUR 307.4 and post-redress financial detriment of EUR 181.9.
81. The table below presents the share of respondents in the UK and France who reported non-zero values for the specific types of costs and losses listed or who received redress, as well as the average amounts in Euro in relation to these items.

**Table 4: Average costs and losses by category and average monetary redress for problems with large household appliances (in Euro)**

Type	Category	Share of respondents who incurred this cost/ received monetary redress	Average among respondents who incurred this cost/ received monetary redress
<b>Costs and losses</b>	Reduction in value	46%	393.3
	Overcharges	4%	203.7
	Costs of repairs or replacement at the consumer's expense	36%	237.0
	Costs related to court proceedings	4%	207.3
	Other extra costs	27%	32.8
<b>Redress</b>	Reimbursement or compensation	18%	202.7
	Repairs or replacement by the seller	26%	n.a.

Source: Civic Consulting, based on pilot consumer survey.

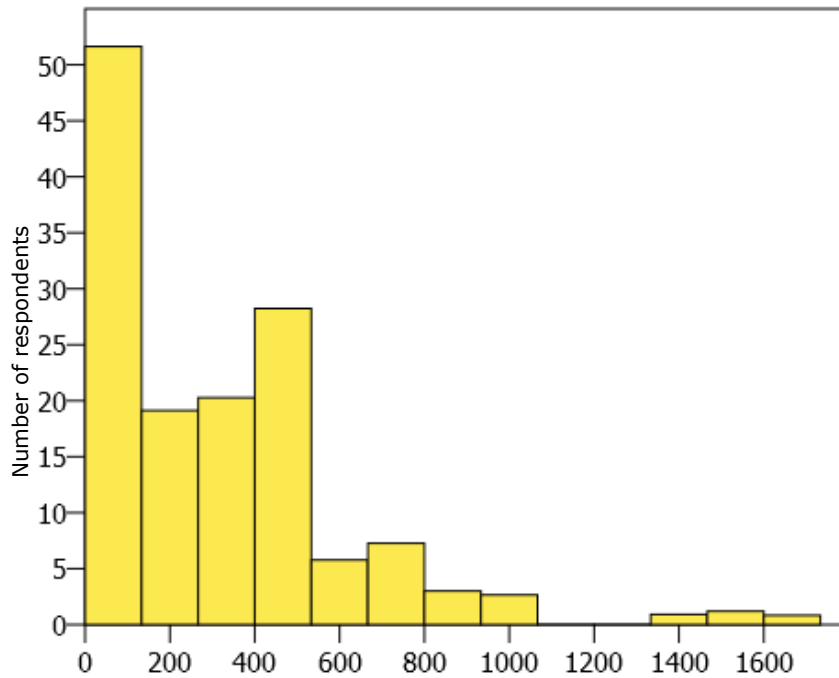
82. As indicated in the table above, when taking into account only problems with large household appliances in which actual costs were reported, costs related to the reduction in value of the appliance are highest (EUR 393.3 per respondent on average) followed by costs of repairs or replacement at the consumer's expense (EUR 237.0 per respondent on average). These two types of costs were also most frequently incurred by respondents who experienced problems with large household appliances in the UK and France, with 46% of the respondents reporting reduction in value and 36% reporting costs of repairs or replacement.
83. 18% of the respondents who experienced problems with large household appliances in the UK and France received reimbursement or compensation from the seller, of an



average value of EUR 202.7. As a response to the problem, 26% of the respondents had the appliance repaired or replaced by the seller.

84. The figure below shows the distribution of pre-redress financial detriment reported by respondents who experienced a problem with large household appliances.

**Figure 3: Pre-redress financial detriment incurred by respondents who experienced a problem with large household appliances**

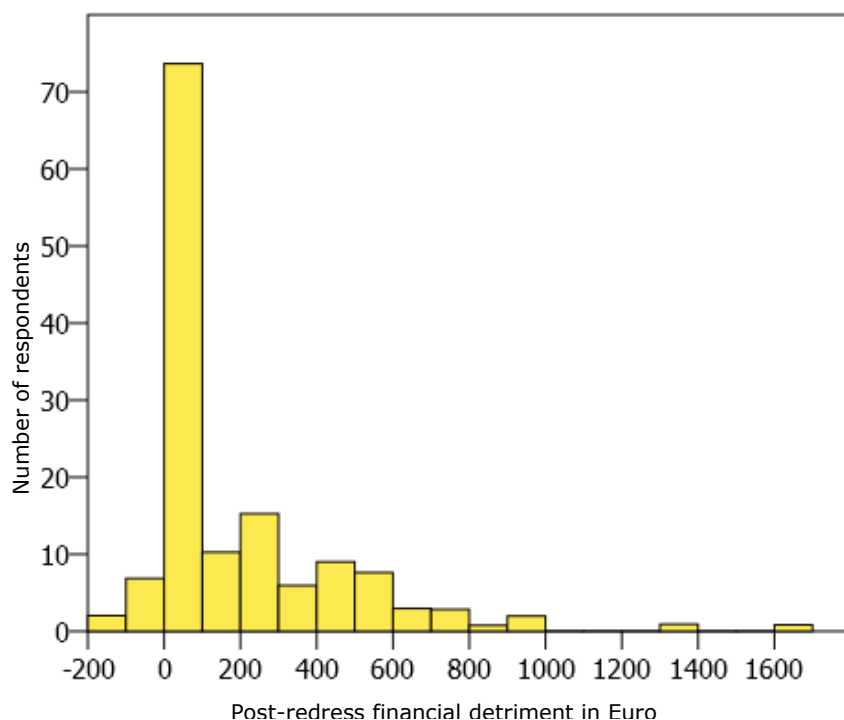


Source: Civic Consulting, based on pilot consumer survey (N=141).

Pre-redress financial detriment in Euro

85. Respondents who experienced a problem with large household appliances reported amounts of pre-redress financial detriment that range from EUR 0 to EUR 1,675. While 19% of the respondents who experienced a problem with large household appliances in the UK and France reported pre-redress financial detriment of EUR 0, 76% reported pre-redress financial detriment below EUR 900, and the remaining 5% reported pre-redress financial detriment above EUR 900.
86. The figure below shows the distribution of post-redress financial detriment reported by respondents who experienced a problem with large household appliances.

**Figure 4: Post-redress financial detriment incurred by respondents who experienced a problem with large household appliances**



Source: Civic Consulting, based on pilot consumer survey (N=141).

87. The amounts of post-redress financial detriment reported range from EUR -256 to EUR 1,675. While 65% of the respondents who experienced a problem with large household appliances in the UK and France reported post-redress financial detriment, 29% reported post-redress financial detriment of EUR 0, and the remaining 6% reported negative post-redress financial detriment.
88. Post-redress financial detriment is negative in cases where consumers were compensated financially for non-financial detriment suffered as a result of the problem. For example one respondent reported a problem with a refrigerator or freezer. The respondent reported that the advertising was misleading and that he or she had received false advice when buying the appliance, together with unclear or complex pricing, bill incorrect and poor customer service. The respondent did not report any over/-extra charges or hidden fees however. The respondent made a complaint to the seller and incurred costs of EUR 15 to sort out the problem. In response to the problem he or she received a credit note or voucher of a value of EUR 150. The post-redress financial detriment for that problem was thus EUR -135.
89. As the comparison between the pre- and post-redress situation shows, 16% of respondents who reported having incurred financial detriment were at least fully compensated (bringing down the number of consumers that experienced financial detriment from 81% to 65%).
90. On the other end of the distribution, high amounts of post-redress financial detriment were incurred by respondents with high pre-redress financial detriment who did not receive any compensation from the seller, or only little in comparison with the amount of pre-redress financial detriment reported.

*Mobile telephone services*

91. As indicated in the table above, on average respondents spent EUR 33.5 per month on the mobile telephone service they experienced a problem with. As a result of the<sub>2362</sub>

problem, respondents reported they incurred pre-redress financial detriment of EUR 59.0 and post-redress financial detriment of EUR 46.0. The levels of average pre-redress and post-redress financial detriment are similar in the UK and France.

92. The table below presents the share of respondents in the UK and France who reported non-zero values for the specific types of costs and losses listed or who received redress, as well as the average amounts they incurred or received in relation to these items.

**Table 5: Average costs and losses by category and average monetary redress for problems with mobile telephone services (in Euro)**

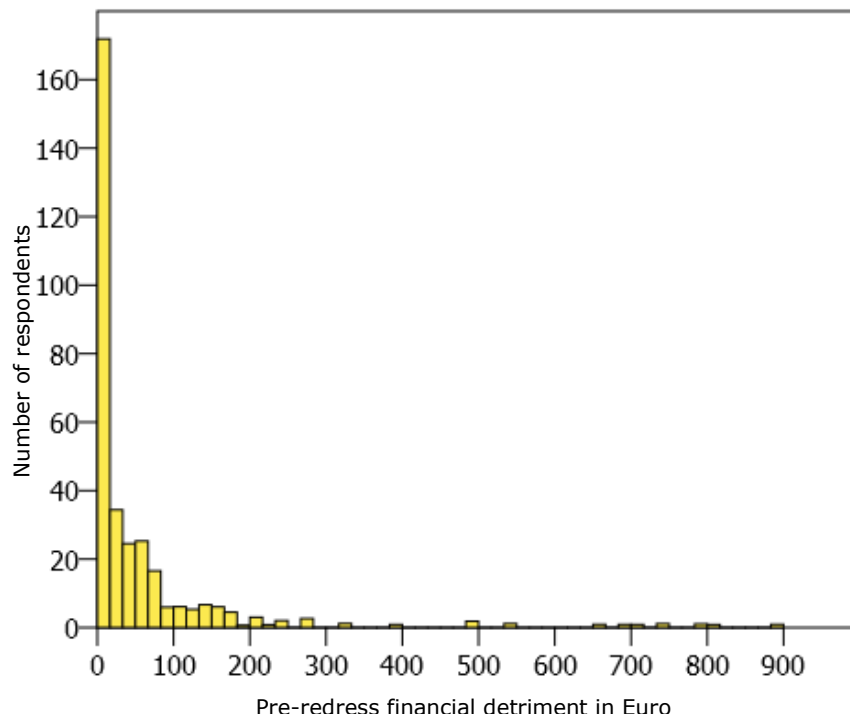
Type	Category	Share of respondents who incurred this cost/ received monetary redress	Average among respondents who incurred this cost/ received monetary redress
<b>Costs and losses</b>	Loss of service	44%	44.5
	Overcharges	30%	57.8
	Costs of replacement at the consumer's expense	20%	67.5
	Costs related to court proceedings	2%	18.0
	Other extra costs	19%	24.9
<b>Redress</b>	Reimbursement or compensation	20%	80.2
	Repairs or replacement by provider	16%	n.a.

Source: Civic Consulting, based on pilot consumer survey.

93. As indicated in the table above, when taking into account only problems with mobile telephone services in which actual costs were reported, costs of replacement at the consumer's expense are highest, costing on average EUR 67.5 per respondent, followed by overcharges,<sup>14</sup> costing on average EUR 57.8 per respondent. However, costs related to loss of the subscription service are most frequent, with 44% of respondents who experienced a problem with mobile telephone services in the UK and France reporting such costs.
94. 20% of the respondents who experienced problems with mobile telephone services in the UK and France received reimbursement or compensation for the problem, of an average value of EUR 80.2. In response to the problem, 16% had their mobile telephone service fixed or repaired by the provider or were provided a new tariff or contract.
95. The figure below shows the distribution of pre-redress financial detriment incurred by respondents who experienced a problem with mobile telephone services.

<sup>14</sup> Throughout this section, 'overcharges' is used to refer to overcharges, extra charges or hidden fees incurred by the respondent.

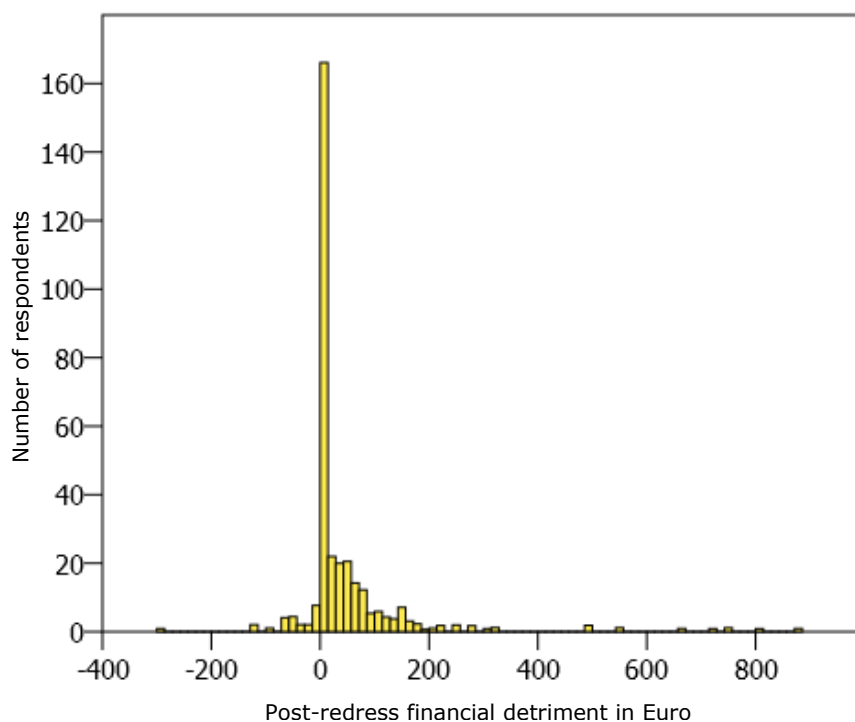
**Figure 5: Pre-redress financial detriment incurred by respondents who experienced a problem with mobile telephone services**



Source: Civic Consulting, based on pilot consumer survey (N=328).

- 96. Respondents who experienced a problem with mobile telephone services in the UK and France reported amounts of pre-redress financial detriment that range from EUR 0 to EUR 884. While 21% of the respondents reported pre-redress financial detriment of EUR 0, 74% reported pre-redress detriment of up to EUR 245, and the remaining 5% reported pre-redress financial detriment above EUR 245.
- 97. The figure below shows the distribution of post-redress financial detriment incurred by respondents who experienced a problem with mobile telephone services.

**Figure 6: Post-redress financial detriment incurred by respondents who experienced a problem with mobile telephone services**



Source: Civic Consulting, based on pilot consumer survey (N=328).

98. The amounts of post-redress financial detriment reported by respondents who experienced problems with mobile telephone services in the UK and France range from EUR -291 to EUR 884. While 71% of the respondents reported post-redress financial detriment, 22% reported no post-redress financial detriment (i.e. EUR 0), and the remaining 7% reported negative post-redress financial detriment.
99. Post-redress financial detriment is negative in cases where consumers are compensated financially for non-financial detriment suffered as a result of the problem. For example a respondent reported a problem with a mobile telephone subscription including mobile internet. The problem related to misleading advertising and contractual terms that were unfair or changed by the provider without the respondent's consent. While the mobile telephone service was fully usable (and the respondent did not incur overcharges/hidden fees or any other type of costs), the respondent received EUR 120 in compensation from the service provider. As a result the post-redress financial detriment for this problem is EUR -120.
100. As the comparison between the pre- and post-redress situation shows, 8% of respondents who reported having incurred financial detriment were at least fully compensated (bringing down the number of consumers that experienced financial detriment from 79% to 71%).
101. On the other end of the distribution, high amounts of post-redress financial detriment remained for consumers who incurred high pre-redress financial detriment and did not receive any compensation from the provider, or only little in comparison with the amount of pre-redress financial detriment reported.

*Loans, credit and credit cards*

102. As indicated in the table above, on average, respondents who experienced problems with loans, credit and credit cards reported that they incurred pre-redress financial detriment of EUR 142.1 and post-redress financial detriment of EUR 121.0.

103. The table below presents the share of respondents in the UK and France who reported non-zero values for the specific types of costs and losses listed or who received redress, as well as the average amounts they incurred or received in relation to these items.

**Table 6: Average costs by category and average monetary redress for problems with loans, credit and credit cards (in Euro)**

Type	Category	Share of respondents who incurred this cost/received monetary redress	Average among respondents who incurred this cost/received monetary redress
<b>Costs and losses</b>	Overcharges	32%	230.0
	Costs of alternative service at the consumer's expense	16%	71.2
	Costs related to court proceedings	7%	132.5
	Other extra costs	16%	47.0
<b>Redress</b>	Reimbursement or compensation	19%	110.3
	Alternative service from provider	14%	n.a.

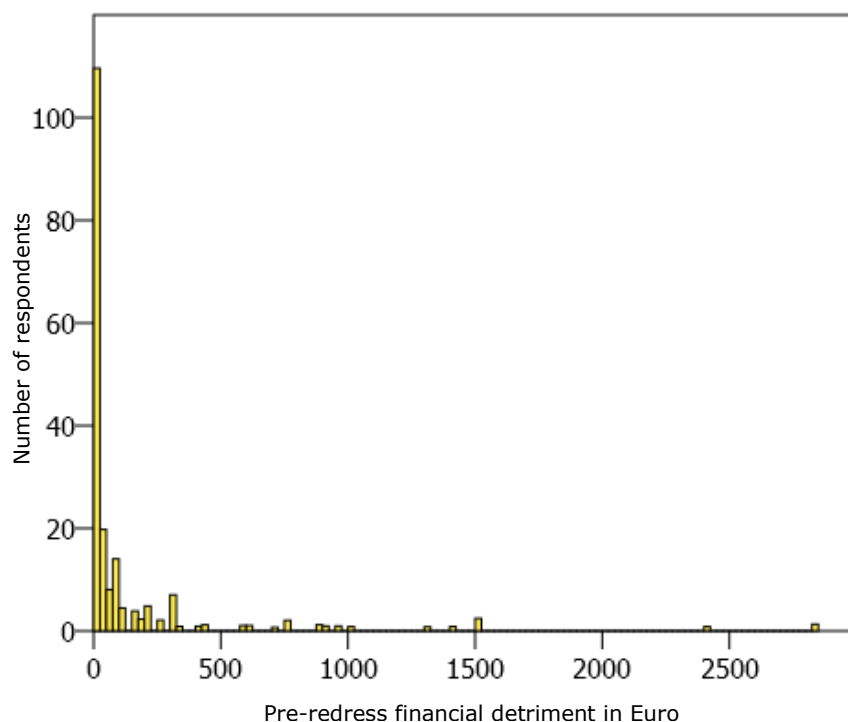
Source: Civic Consulting, based on pilot consumer survey.

104. As indicated in the table above, when taking into account only problems with loans, credit and credit cards in which actual costs were reported, costs related to overcharges are highest (EUR 230.0 on average per respondent) and are also most frequent, with 32% of the respondents who experienced problems with loans, credit and credit cards in the UK and France reporting overcharges.

105. 19% of the respondents who experienced problems with loans, credit and credit cards in the UK and France received reimbursement or compensation for the problem, of an average value of EUR 110.3. In response to the problem, 14% of the respondents were provided an alternative loan or a replacement credit card by the credit provider.

106. The figure below shows the distribution of pre-redress financial detriment incurred by respondents who experienced a problem with loans, credit and credit cards.

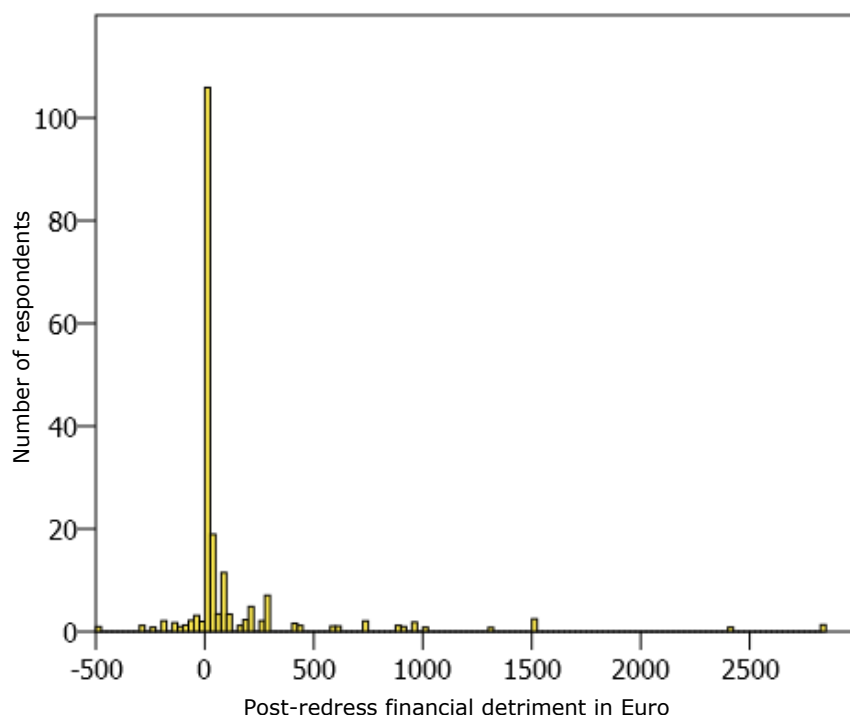
**Figure 7: Pre-redress financial detriment incurred by respondents who experienced a problem in the market for loans, credit and credit cards**



Source: Civic Consulting, based on pilot consumer survey (N=194).

107. Respondents who experienced a problem with loans, credit and credit cards reported amounts of pre-redress financial detriment that range from EUR 0 to EUR 2,845. While 36% of the respondents who experienced a problem with loans, credit and credit cards reported pre-redress financial detriment of EUR 0, 59% reported positive pre-redress financial detriment of up to EUR 750, and the remaining 5% reported pre-redress financial detriment above EUR 750. These high amounts of pre-redress financial detriment mostly relate to high levels of overcharges reported by these respondents.
108. The figure below shows the distribution of post-redress financial detriment incurred by respondents who experienced a problem with loans, credit and credit cards.

**Figure 8: Post-redress financial detriment incurred by respondents who experienced a problem in the market for loans, credit and credit cards**



Source: Civic Consulting, based on pilot consumer survey (N=194).

109. The amounts of post-redress financial detriment reported by respondents who experienced problems with loans, credit and credit cards vary from EUR -500 to EUR 2,845. While 56% of the respondents who experienced a problem with loans, credit and credit cards reported post-redress financial detriment, 36% reported post-redress financial detriment of EUR 0, and the remaining 8% reported negative post-redress financial detriment.
110. As the comparison between the pre- and post-redress situation shows, 8% of respondents who reported having incurred financial detriment were at least fully compensated (bringing down the number of consumers that experienced financial detriment from 64% to 56%).

### Section 5.2.1 - Questions for workshop participants

a) While negative post-redress financial detriment can be considered plausible, it affects the average level of post-redress financial detriment, and reflects compensation of non-financial detriment suffered as a result of the problem. Do you think that negative values of post-redress financial detriment should be included in the analysis, or should negative values not be considered in the calculation of post-redress averages?

b) Do you consider the average as the most appropriate method to report on the results? The Commission's Better Regulation guidelines' advice to reflect the uncertainty in estimates is to present ranges of values (most/least conservative approach). This approach was applied in the most recent Commission consumer detriment calculation work (digital contracts). Would e.g. the interquartile range be a valid alternative to averaging?



### 5.2.2. Loss of time

111. The average amount of time respondents spent as a result of the problem they experienced, e.g. by being delayed, discussing the problem, contacting the seller/provider, going to an alternative dispute resolution body or to court, replacing the good or service etc., is presented by market and by country in the table below.

**Table 7: Loss of time (average in hours per respondent who experienced a problem)**

Market	France	UK	Country average
Large household appliances	7.2	6.9	7.0
Mobile telephone services	6.3	5.4	5.9
Loans, credit and credit cards	5.2	5.0	5.1

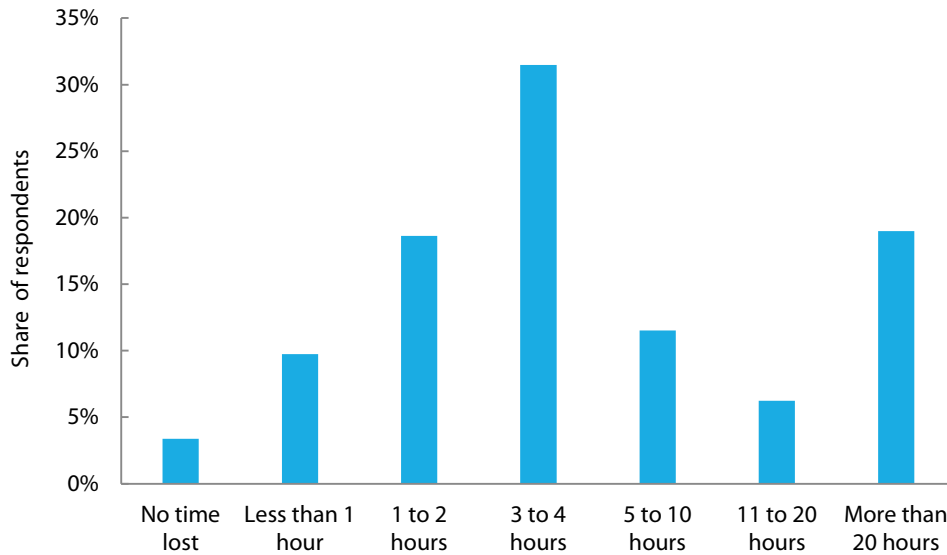
Source: Civic Consulting, based on pilot consumer survey.

112. As indicated in the table above, respondents who experienced a problem with large household appliances lost on average 7.0 hours as a result of the problem. Respondents who experienced problems with mobile telephone services or with loans, credit and credit cards lost less time as a result of the problem, with average losses of time of 5.9 hours and 5.1 hours respectively.
113. Results are presented by market in the following sections.

*Large household appliances*

114. The figure below shows the distribution of loss of time suffered by respondents who experienced a problem with large household appliances in the UK and France.

**Figure 9: What is the total amount of time you have personally lost as a result of the problem? – Large household appliances**



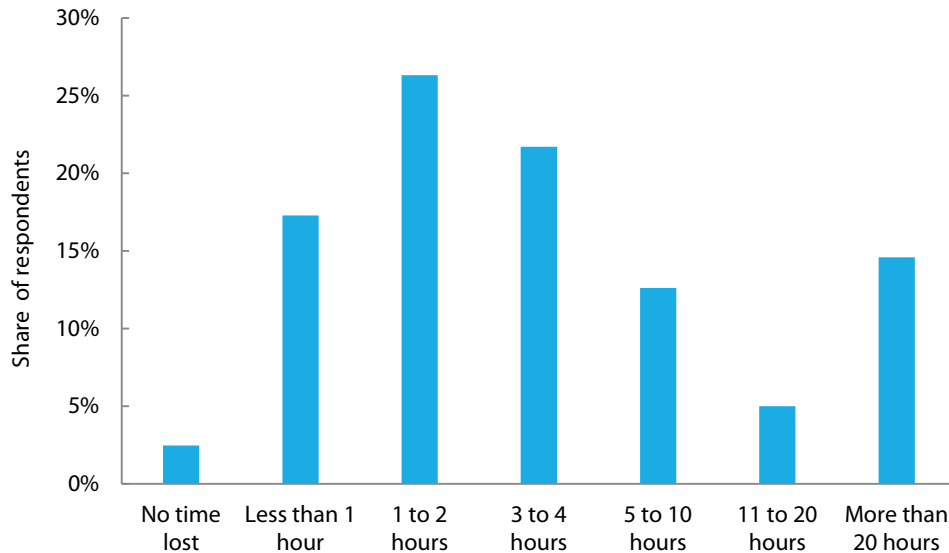
Source: Civic Consulting, pilot consumer survey (N=150).

115. While 60% of the respondents who experienced a problem with large household appliances reported a loss of time below 5 hours, 18% reported a loss of time between 5 and 20 hours, and 19% reported a loss of time of more than 20 hours as a result of the problem. Only 3% of the respondents reported no time lost.

Mobile telephone services

116. The figure below shows the distribution of loss of time by respondents who experienced a problem with mobile telephone services in the UK and France.

**Figure 10: What is the total amount of time you have personally lost as a result of the problem? – Mobile telephone services**



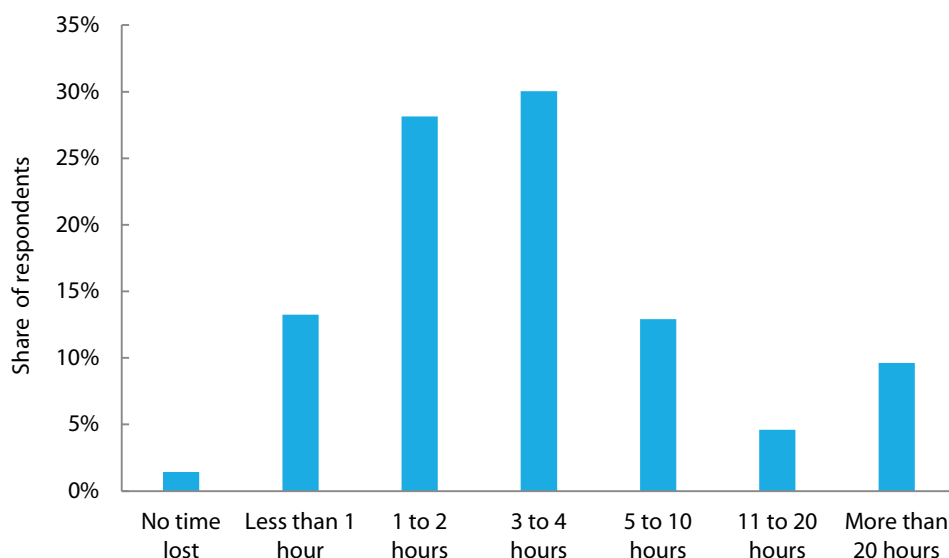
Source: Civic Consulting, pilot consumer survey (N=351).

117. While 67% of the respondents who experienced a problem with mobile telephone services reported a loss of time below 5 hours, 18% reported a loss of time between 5 and 20 hours, and 15% reported a loss of time of more than 20 hours as a result of the problem. Only 2% of the respondents reported no time lost.

### Loans, credit and credit cards

118. The following figure shows the distribution of loss of time by respondents who experienced a problem with loans, credit and credit cards in the UK and France.

**Figure 11: What is the total amount of time you have personally lost as a result of the problem? – Loans, credit and credit cards**



Source: Civic Consulting, pilot consumer survey (N=198).

119. While 71% of the respondents who experienced a problem with loans, credit and credit cards reported a loss of time below 5 hours, 19% reported a loss of time between 5 and 20 hours, and the remaining 9% reported a loss of time of more than 20 hours as a result of the problem. Only 1% of the respondents reported no time lost.
120. On average respondents reported the lowest amounts of time lost in the market for loans, credit and credit cards.

### 5.2.3. Psychological detriment

121. The share of respondents who felt 'quite a lot' or 'extremely' emotionally stressed, i.e. who felt highly angered, frustrated or worried as a result of the problem, are presented by market and by country in the table below.

**Table 8: Respondents who felt 'quite a lot' or 'extremely' emotionally stressed (share of respondents who experienced a problem)**

Market	France	UK	Country average
Large household appliances	44%	32%	38%
Mobile telephone services	48%	32%	40%
Loans, credit and credit cards	35%	28%	32%

Source: Civic Consulting, pilot consumer survey.

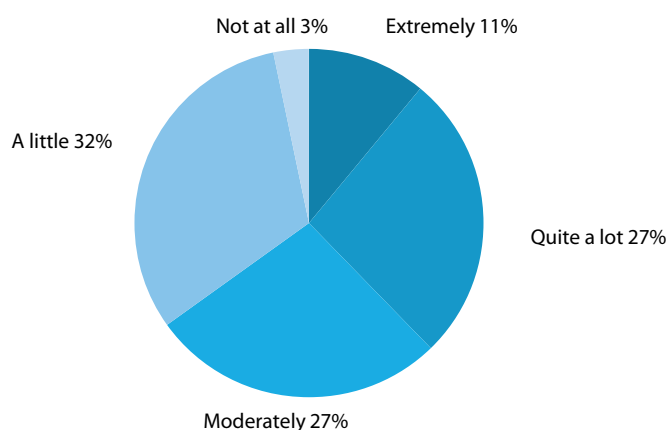
122. As indicated in the table above a larger share of respondents felt 'quite a lot' or 'extremely' emotionally stressed as a result of problems experienced with mobile telephone services (40%) and large household appliances (38%) than with loans, credit and credit cards (32%). Across the three markets, the shares of respondents who felt 'quite a lot' or 'extremely' emotionally stressed as a result of the problem are higher in France than in the UK.

123. Results are detailed by market in the following sections.

*Large household appliances*

124. The figure below shows the distribution of psychological detriment suffered by respondents who experienced a problem with large household appliances in the UK and France.

**Figure 12: To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem? – Large household appliances**



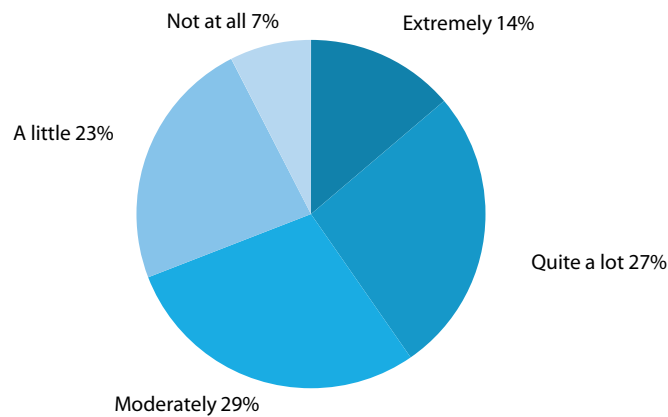
Source: Civic Consulting, pilot consumer survey (N=150).

125. On average, 38% of the respondents who experienced a problem with large household appliances reported they were 'quite a lot' or 'extremely' stressed, 27% reported they were 'moderately' stressed and 35% reported they were 'not at all' or 'a little' stressed as a result of the problem, as indicated in the figure above.

*Mobile telephone services*

126. The figure below shows the distribution of psychological detriment suffered by respondents who experienced a problem with mobile telephone services in the UK and France.

**Figure 13: To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem? – Mobile telephone services**



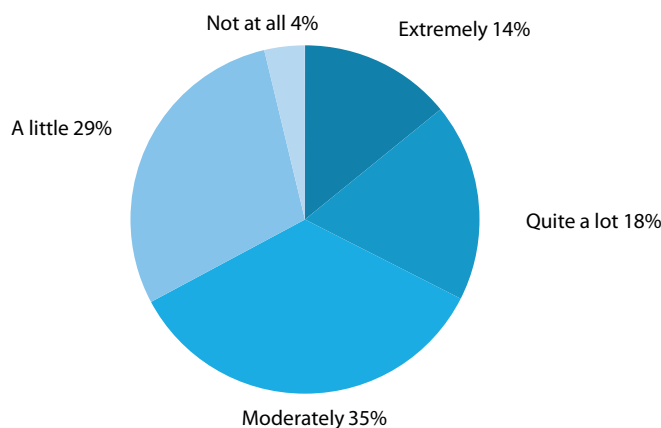
Source: Civic Consulting, pilot consumer survey (N=351).

127. On average, 40% of the respondents who experienced a problem with mobile telephone services reported they were 'quite a lot' or 'extremely' stressed, 29% reported they were 'moderately' stressed and 30% reported they were 'not at all' or 'a little' stressed as a result of the problem.

### Loans, credit and credit cards

128. The figure below shows the distribution of psychological detriment suffered by respondents who experienced a problem with loans, credit and credit cards in the UK and France.

**Figure 14: To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem? – Loans, credit and credit cards**



Source: Civic Consulting, pilot consumer survey (N=198).

129. On average, 32% of the respondents who experienced a problem with loans, credit and credit cards reported they were 'quite a lot' or 'extremely' stressed, 35% reported they were 'moderately' stressed and 33% reported they were 'not at all' or 'a little' stressed as a result of the problem.

#### 5.2.4. Estimation of personal consumer detriment using the 'fair price' approach

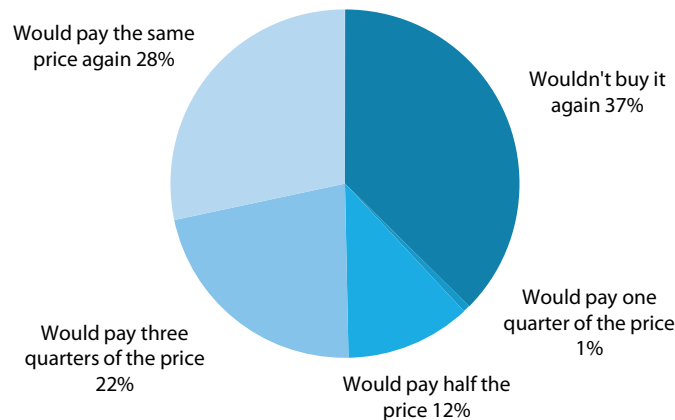
130. The 'fair price' approach consists in a potentially simple measure of consumer detriment obtained by asking respondents for a 'fair price' estimation, i.e. by asking respondents to indicate the most they would pay at present for the good or service taking into account all the trouble they had as a result of the problem, including any financial loss, time loss, and emotional stress. The detriment estimation is then obtained by subtracting the 'fair price' (obtained in M13) from the price the respondent actually paid for the good or service (obtained in M3 on price).<sup>15</sup>
131. This approach is expected to provide conservative estimates of detriment, since respondents might in the worst case assess the fair price to be EUR 0. In other words, detriment estimated with this approach can never be higher than the price, although in reality this is possible (as shown in the previous sections). Another limitation of this approach is that it does not allow the different dimensions of detriment to be distinguished and that it does not differentiate between pre-redress and post-redress detriment.

<sup>15</sup> The application of this approach requires that data on the price/amount paid for the good or service by the respondent be collected in the survey. However, for the market for loans, credit and credit cards, in this study, instead the amount of the loan taken out or the spending limit on the credit card were considered the most appropriate reference measures of value to collect data on in M3. Accordingly, the 'fair price' approach does not apply to the market for loans, credit and credit cards. Moreover, M13 was adapted in this market module to reflect this, and instead asks whether the respondent would be willing to sign up to the banking service again. See Table 25 for more information.

*Results of the 'fair price' approach*

132. The figures below show the distribution of answers to the question on the 'fair price' estimation given by respondents in the UK and France in relation to large household appliances and mobile telephone services.
133. Regarding large household appliances, 37% of the respondents who experienced a problem indicated they would not buy the appliance again (on average in both countries), 13% indicated they would pay one quarter or half of the price of the appliance, 22% indicated they would pay three quarters of the price of the appliance, and 28% indicated they would pay the same price again for the appliance.

**Figure 15: What is the most you would now pay for this appliance taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress? – Large household appliances**

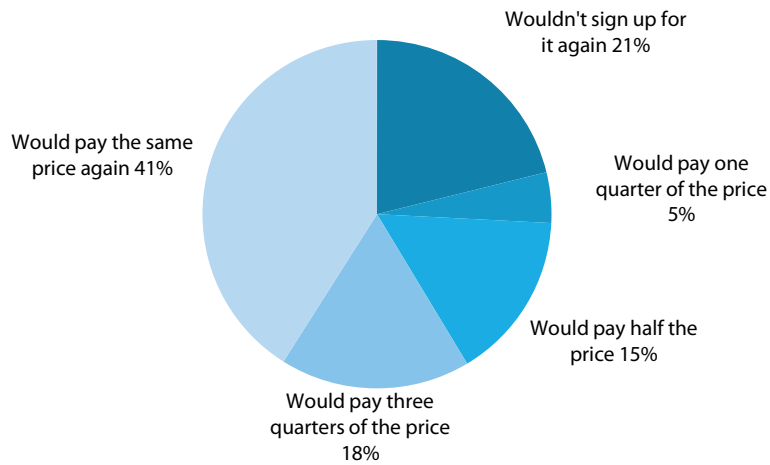


Source: Civic Consulting, pilot consumer survey (N=150).

134. Regarding mobile telephone services, 21% of the respondents who experienced a problem indicated they would not sign up for the service again, 13% indicated they would pay a quarter or half of the price for the service, 18% indicated they would pay three quarters of the price for the service, and 41% indicated they would pay the same price again for the service (see below).



**Figure 16: What is the most you would now pay for this mobile telephone service taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress? – Mobile telephone services**



Source: Civic Consulting, pilot consumer survey (N=351).

135. The average detriment calculated using the 'fair price' estimation is presented by market and by country in the following table, together with pre-redress financial detriment and post-redress financial detriment, for comparison purposes.

**Table 9: Financial detriment reported and based on 'fair price' estimation (average in Euro/respondent experiencing a problem)**

Market	France			UK			Country average		
	Detriment based on 'fair price' estimation	Pre-redress financial detriment	Post-redress financial detriment	Detriment based on 'fair price' estimation	Pre-redress financial detriment	Post-redress financial detriment	Detriment based on 'fair price' estimation	Pre-redress financial detriment	Post-redress financial detriment
<b>Large household appliances</b>	305.5	341.9	235.7	178.0	273.8	129.6	241.8	307.4	181.9
<b>Mobile telephone services</b>	37.7	64.1	52.7	29.0	54.1	39.4	33.5	59.0	46.0

Source: Civic Consulting, based on pilot consumer survey.

136. The table above shows that the average detriment based on the 'fair price' approach overall is EUR 241.8 for respondents who experienced a problem with large household appliances and EUR 33.5 for respondents who experienced a problem with mobile telephone services. Consumer detriment based on the 'fair price' estimation averaged at market level is therefore of the same order of magnitude as the reported financial detriment pre/post redress (with EUR 307.4 pre-redress and EUR 181.9 post-redress for large household appliances, and EUR 59.0 pre-redress and EUR 46.0 post-redress for mobile telephone services).
137. However, when analysing the relationship between consumer detriment based on the 'fair price' estimation and pre- and post-redress financial detriment (calculated on the basis of the detailed questions discussed above) at the individual level, i.e. for all respondents in the sample, the correlations calculated are mostly weak, although for mobile telephone services a stronger correlation can be observed between the 'fair price' estimation and pre-redress detriment. The strongest correlation exists between the 'fair price' estimation of detriment and price, which could be expected as price is used in the 'fair price' estimation.
138. The table below presents the results of the correlation analysis between consumer detriment based on the 'fair price' approach and other elements of consumer detriment, calculated using the combined sample (UK and France).

**Table 10: Correlations between consumer detriment based on the 'fair price' estimation and other indicators of consumer detriment**

	Price	Pre-redress financial detriment	Post redress financial detriment	Loss of time	Psychological detriment	Monetary redress
<b>Large household appliances</b>	0.67**	0.29**	0.34**	0.04	0.11	0.04
<b>Mobile telephone services</b>	0.68**	0.52**	0.19**	0.20**	0.15**	0.45**

Source: Civic Consulting, based on pilot consumer survey. Pearson correlation coefficients are indicated. Results of the two-tailed test of significance are indicated by \*p<0.05 \*\*p<0.01.

#### **Section 5.2.4 - Questions for workshop participants**

- a) In light of the analysis presented above, do you think that the 'fair price' approach is a useful approach to obtain conservative estimates of personal consumer detriment at market level (if the results of the main field work are similar)?
- b) Could the distribution of answers to the 'fair price' question instead be useful as a measure of detriment? For example, could the percentage of consumers who would only pay half of the price or less (taking into account all the trouble they had as a result of the problem) be a useful indicator of detriment?
- c) Should the age of the good/service be taken into account to discount the fair price?

## 6. APPROACH TO TRIANGULATION OF CONSUMER SURVEY DATA AND PRELIMINARY RESULTS

*This methodology for measuring personal consumer detriment combines several tools, including the collection and analysis of complaints data and a mystery shopping exercise, to triangulate the results regarding most relevant problem types. We first describe the approach for triangulation, before describing the results separately by methodological tool.*

### 6.1. Approach to triangulation

139. The recent Better Regulation Toolbox emphasises the benefit of triangulation, i.e. "the application and combination of several research methodologies in the study of the same phenomenon", as it "enhances confidence in results if different methods lead to the same result".<sup>16</sup> This methodology for measuring personal consumer detriment therefore employs two additional tools, *an analysis of complaints data* (collected through the Commission's centralised complaints database and a complementary survey of complaint handling bodies) and a *mystery shopping exercise*, to triangulate the results of the consumer survey.
140. For the purposes of triangulation, we compare:
- The frequency of problems reported by respondents in the consumer survey with the frequency of consumer complaints registered in the Commission's harmonised complaints database, according to the same problem categories;<sup>17</sup> and
  - The frequency of problems reported by respondents in the consumer survey concerning issues related to selected unfair commercial practices and to the provision of pre-contractual information with the frequency at which related issues can be observed on trader websites, as evidenced by the mystery shopping exercise (website check).
141. The frequency data can either refer to a percentage of consumers reporting a specific problem type, a percentage of complaints relating to a problem category, or a percentage of websites on which potentially problematic practices could be observed. Hence, to compare frequencies we first need to normalise the data, i.e. convert it to a common scale.
142. For this purpose we use the scale applied in the 2015 Consumer Conditions Scoreboard concerning online compliance checks in key consumer markets, which differentiates the frequency of non-compliance of websites into five categories based on bands of percentages of non-compliant websites, and assigns a colour coding to each category. Instead of colour coding, we use qualitative frequency assessments assigned to each percentage band, while leaving the percentage values that separate the bands unchanged. The common scale used for the comparison of frequency levels is defined as follows:
- Up to 4%: *Very rarely*;

<sup>16</sup> Better Regulation Toolbox, complementing the Better Regulation Guideline presented in in SWD(2015) 111, p. 16

<sup>17</sup> In the final report, this data will be complemented by data from our survey of complaints bodies.

- More than 4% and up to 8%: *Rarely*;
- More than 8% and up to 12%: *Occasionally*;
- More than 12% and up to 20%: *Frequently*;
- More than 20%: *Very frequently*.

143. After normalisation, the various data sources can be compared, and conclusions in terms of consistency between the data sources can be drawn. For this comparison, the following decision rule was applied: if the qualitative frequency assessments for both of the data sources under consideration match, or do not differ by more than one category, we consider the sources to be 'consistent'. Otherwise they are considered to be 'not consistent'. Results of the triangulation are presented in the following subsection.

## 6.2. Results of the triangulation

144. For this workshop document, data collected via the pilot consumer survey, the mystery shopping exercise and the Commission's harmonised complaints database were triangulated for three of the markets covered by the pilot survey: mobile telephone services; clothing, footwear and bags; and loans, credit and credit cards. In the final report, the triangulation will also take into account data collected via the survey of complaint handling bodies, will cover six markets and four countries, and will use data collected in the main consumer survey.

### 6.2.1. *Triangulation of pilot consumer survey data with data from the Commission harmonised complaints database*

145. For each of the three markets, the frequencies of problem types reported in the consumer survey and the frequencies of the corresponding complaint categories recorded in the Commission harmonised complaints database are compared on the basis of the standard scale used, as detailed above.

146. The table below presents the results of the triangulation of the consumer survey data and Commission complaints data in the market for mobile telephone services.

**Table 11: Triangulation of consumer survey data and EC complaints database for the market for mobile telephone services**

Problem type	France			UK		
	Consumer survey	Complaints database	Degree of consistency	Consumer survey	Complaints database	Degree of consistency
<b>Quality and provision of service</b>	Very frequently (36%)	Frequently (16%)	<i>Consistent</i>	Very frequently (38%)	Very frequently (29%)	<i>Consistent</i>
<b>Misleading or aggressive commercial practices</b>	Frequently (17%)	Frequently (16%)	<i>Consistent</i>	Frequently (14%)	Very frequently (35%)	<i>Consistent</i>
<b>Switching provider</b>	Very rarely (4%)	Very rarely (2%)	<i>Consistent</i>	Very rarely (4%)	Very rarely (0%)	<i>Consistent</i>
<b>Billing and payments</b>	Frequently (17%)	Very frequently (20%)	<i>Consistent</i>	Frequently (19%)	Very rarely (0%)	<i>Not consistent</i>
<b>Tariffs</b>	Frequently (13%)	Very rarely (4%)	<i>Not consistent</i>	Occasionally (9%)	Very rarely (0%)	<i>Not consistent</i>
<b>Contractual issues</b>	Rarely (8%)	Very frequently (30%)	<i>Not consistent</i>	Rarely (7%)	Frequently (15%)	<i>Not consistent</i>

Source: Civic Consulting, pilot consumer survey and Commission complaints database. Notes: Percentages regarding complaints data refer to the share in total complaints reported. As multiple problem types can be selected by the respondent in the consumer survey to describe the problem, the frequencies of problem types were proportionally rescaled such that the total equals 100%. For each problem category in a given market, its frequency as a percentage of all problem categories relevant for the market is converted to a qualitative frequency assessment for both data sources using the following scale: Up to 4%: Very rarely; More than 4% and up to 8%: Rarely; More than 8% and up to 12%: Occasionally; More than 12% and up to 20%: Frequently; More than 20%: Very frequently. If the qualitative assessments for both of the data sources under consideration match, or do not differ by more than one category, we consider the sources to be 'consistent'. Otherwise they are considered to be 'not consistent'.

147. As indicated in the table above, the results of the consumer survey are consistent with the Commission complaints database with regard to the categories 'Quality and provision of service', 'Misleading or aggressive commercial practices' and 'Switching provider' in the market for mobile telephone services in France and in the UK. Results show that 'Quality and provision of service' and 'Misleading or aggressive commercial practices' are important sources of problems and complaints in the market for mobile telephone services in both countries.
148. Consumers frequently indicated 'Billing and payments' to describe the problem they experienced with mobile telephone services in France and the UK, however this is only reflected in the complaints database for France.
149. While 'Tariffs' are a notable source of problems with mobile telephone services for consumers in both countries, such problems do not seem to result in consumer complaints. In contrast, while consumers in both countries rarely refer to 'Contractual issues' when describing the problem they experienced with mobile telephone services, a large share of complaints in the Commission database relates to this category.
150. The table below presents the results of the triangulation of the consumer survey data and Commission complaints data in the market for clothing, footwear and bags.

**Table 12: Triangulation of consumer survey data and EC complaints database for the market for clothing, footwear and bags**

Problem type	France			UK		
	Consumer survey	Complaints database	Degree of consistency	Consumer survey	Complaints database	Degree of consistency
<b>Delivery</b>	Frequently (17%)	Very frequently (26%)	<i>Consistent</i>	Very frequently (22%)	Very frequently (25%)	<i>Consistent</i>
<b>Guarantee/warranty</b>	Very rarely (3%)	Very rarely (2%)	<i>Consistent</i>	Very rarely (3%)	Very rarely (0%)	<i>Consistent</i>
<b>Billing and payments</b>	Very rarely (2%)	Very rarely (1%)	<i>Consistent</i>	Very rarely (3%)	Very rarely (0%)	<i>Consistent</i>
<b>Pricing</b>	Very rarely (1%)	Rarely (6%)	<i>Consistent</i>	Very rarely (1%)	Very rarely (0%)	<i>Consistent</i>
<b>Injury</b>	Very rarely (1%)	Very rarely (0%)	<i>Consistent</i>	Very rarely (1%)	Very rarely (0%)	<i>Consistent</i>
<b>Quality</b>	Very frequently (52%)	Very rarely (3%)	<i>Not consistent</i>	Very frequently (44%)	Very frequently (42%)	<i>Consistent</i>
<b>Misleading or aggressive commercial practices</b>	Rarely (6%)	Frequently (17%)	<i>Not consistent</i>	Rarely (5%)	Occasionally (11%)	<i>Consistent</i>
<b>Customer service</b>	Occasionally (8%)	Very rarely (0%)	<i>Not consistent</i>	Frequently (12%)	Very rarely (0%)	<i>Not consistent</i>
<b>Contractual issues</b>	Rarely (5%)	Frequently (15%)	<i>Not consistent</i>	Rarely (6%)	Frequently (14%)	<i>Not consistent</i>

Source: Civic Consulting, pilot consumer survey and Commission complaints database. Notes: Percentages regarding complaints data refer to the share in total complaints reported. As multiple problem types can be selected by the respondent in the consumer survey to describe the problem, the frequencies of problem types were proportionally rescaled such that the total equals 100%. For each problem category in a given market, its frequency as a percentage of all problem categories relevant for the market is converted to a qualitative frequency assessment for both data sources using the following scale: Up to 4%: Very rarely; More than 4% and up to 8%: Rarely; More than 8% and up to 12%: Occasionally; More than 12% and up to 20%: Frequently; More than 20%: Very frequently. If the qualitative assessments for both of the data sources under consideration match, or do not differ by more than one category, we consider the sources to be 'consistent'. Otherwise they are considered to be 'not consistent'.



151. As indicated in the table above, the results of the consumer survey are consistent with the Commission complaints database with regard to the categories 'Delivery', 'Guarantee/warranty', 'Billing and payments', 'Pricing' and 'Injury' in the market for clothing, footwear and bags in France and in the UK. Results show that 'Delivery' is an important source of problems and complaints in the market for clothing, footwear and bags in both countries. Conversely, the other four problem categories rarely lead to problems for consumers, as evidenced by the survey, and also rarely lead to complaints in both countries.
152. While consumers experienced problems with the quality of items of clothing, footwear and bags very frequently in both France and in the UK, and the complaints regarding clothing, footwear and bags in the database are very frequently related to 'Quality' in the UK, this is not reflected in the complaints database for France.
153. Although contractual issues with items of clothing, footwear and bags are rarely reported by consumers in the France and the UK, such issues often lead to complaints as indicated by the frequency of this complaint category in the complaints database for France and the UK. On the contrary, consumers occasionally or frequently have problems related to customer service, but this is not reflected in the complaints data.
154. The table below presents the results of the triangulation of the consumer survey data and Commission complaints data in the market for loans, credit and credit cards.

**Table 13: Triangulation of consumer survey data and EC complaints database for the market for loans, credit and credit cards**

Problem type	France			UK		
	Consumer survey	Complaints database	Degree of consistency	Consumer survey	Complaints database	Degree of consistency
<b>Misleading or aggressive commercial practices</b>	Frequently (17%)	Frequently (16%)	<i>Consistent</i>	Frequently (16%)	Very frequently (80%)	<i>Consistent</i>
<b>Provision of loan/credit card</b>	Occasionally (10%)	Rarely (5%)	<i>Consistent</i>	Rarely (8%)	Very rarely (0%)	<i>Consistent</i>
<b>Payments</b>	Very frequently (22%)	Occasionally (12%)	<i>Not consistent</i>	Very frequently (24%)	Very rarely (0%)	<i>Not consistent</i>
<b>Customer service</b>	Frequently (17%)	Very rarely (0%)	<i>Not consistent</i>	Frequently (17%)	Very rarely (0%)	<i>Not consistent</i>
<b>Pricing</b>	Frequently (14%)	Very rarely (2%)	<i>Not consistent</i>	Frequently (13%)	Very rarely (0%)	<i>Not consistent</i>
<b>Contractual issues</b>	Occasionally (11%)	Very frequently (46%)	<i>Not consistent</i>	Occasionally (10%)	Very rarely (0%)	<i>Not consistent</i>

Source: Civic Consulting, pilot consumer survey and Commission complaints database. Notes: Percentages regarding complaints data refer to the share in total complaints reported. As multiple problem types can be selected by the respondent in the consumer survey to describe the problem, the frequencies of problem types were proportionally rescaled such that the total equals 100%. For each problem category in a given market, its frequency as a percentage of all problem categories relevant for the market is converted to a qualitative frequency assessment for both data sources using the following scale: Up to 4%: Very rarely; More than 4% and up to 8%: Rarely; More than 8% and up to 12%: Occasionally; More than 12% and up to 20%: Frequently; More than 20%: Very frequently. If the qualitative assessments for both of the data sources under consideration match, or do not differ by more than one category, we consider the sources to be 'consistent'. Otherwise they are considered to be 'not consistent'.

155. As indicated in the table above, the results of the consumer survey are consistent with the Commission complaints database with regard to the categories 'Misleading or aggressive commercial practices' and 'Provision of loan/credit card' in the market for loans, credit and credit cards in France and in the UK. However complaints related to misleading or aggressive commercial practices may be over-represented in the Commission complaints database for the UK compared to other complaint categories.<sup>18</sup> Furthermore, results from the consumer survey and the Commission complaints database are not consistent for the four other problem categories, namely 'Payments', 'Customer service', 'Pricing' and 'Contractual issues'. In general there seems to be a disconnect between the problems that consumers experience with loans, credit and credit cards and the complaints registered by complaint bodies in both countries.
156. As the degree of consistency between consumer survey results and complaints data appears to be low in the market for loans, credit and credit cards, further research in the framework of future market studies could explore whether there are possible deficiencies in the reporting of complaints in this sector, or whether other reasons may explain this discrepancy.

#### 6.2.2. *Pilot consumer survey data and mystery shopping*

157. For each of the three markets, the results of the triangulation are presented by country in the tables below.
158. The table below presents the results of the triangulation between consumer survey data and mystery shopping data in the market for mobile telephone services.

<sup>18</sup> Note that the total number of complaints relating to loans, credit and credit cards for the UK contained in the extract of the database available at the time of writing was small, which may explain the imbalances across complaint categories identified.

**Table 14: Triangulation of consumer survey data and mystery shopping data for market for mobile telephone services**

Problem type	France			UK		
	Mystery shopping	Consumer survey	Degree of consistency	Mystery shopping	Consumer survey	Degree of consistency
<b>Advertising was misleading</b>	Frequently (20%)	Occasionally (9%)	<i>Consistent</i>	Very rarely (4%)	Very rarely (2%)	<i>Consistent</i>
<b>Unclear or complex tariff</b>	Very frequently (25%)	Very frequently (24%)	<i>Consistent</i>	Very rarely (2%)	Frequently (15%)	<i>Not consistent</i>
<b>Missing or incomplete information in the contract (e.g. duration, conditions for termination, identity of the provider, etc.)</b>	Frequently (17%)	Rarely (6%)	<i>Not consistent</i>	Very rarely (3%)	Rarely (7%)	<i>Consistent</i>
<b>Misleading or incorrect indication of price (e.g. hidden charges)</b>	Very frequently (36%)	Occasionally (10%)	<i>Not consistent</i>	Very rarely (3%)	Occasionally (10%)	<i>Not consistent</i>

Source: Civic Consulting, pilot consumer survey and mystery shopping exercise. Notes: Four problem types were assessed in the mystery shopping exercise in each of the assessed markets. For each problem type, the share of websites reviewed for a given market that indicated a potential for the specific problem type to occur was converted using the following scale: Up to 4% of websites: Very rarely; More than 4% and up to 8% of websites: Rarely; More than 8% and up to 12% of websites: Occasionally; More than 12% and up to 20% of websites: Frequently; More than 20% of websites: Very frequently. This is compared with the frequency of the same problem type as reported by respondents to the pilot survey, converted using the same scale. If the qualitative assessments for both of the data sources under consideration match, or do not differ by more than one category, we consider the sources to be 'consistent'. Otherwise they are considered to be 'not consistent'.

159. As indicated in the table above, the mobile telephone services websites reviewed frequently indicated a potential for misleading advertising in France and very rarely did so in the UK. Both results are reflected in the consumer survey data in that market.
160. While indications of a potential for missing or incomplete information in the contract was frequently found on websites in France, related problems were rarely reported in the consumer survey. Moreover, in the UK the mystery shopping results do not reflect that consumers frequently experienced problems with mobile telephone services in relation to unclear or complex tariffs. A possible explanation could be that problems related to unclear or complex tariffs in the UK refer to information provided through other sales channels than provider websites.
161. The table below presents the results of the triangulation between consumer survey data and mystery shopping data in the market for clothing, footwear and bags.

**Table 15: Triangulation of consumer survey data and mystery shopping data for market for clothing, footwear and bags**

Problem type	France			UK		
	Mystery shopping	Consumer survey	Degree of consistency	Mystery shopping	Consumer survey	Degree of consistency
<b>Advertising was misleading</b>	Occasionally (9%)	Rarely (6%)	<i>Consistent</i>	Rarely (6%)	Very rarely (3%)	<i>Consistent</i>
<b>Misleading or incorrect indication of price (e.g. hidden charges)</b>	Occasionally (10%)	Very rarely (4%)	<i>Not consistent</i>	Very rarely (2%)	Very rarely (1%)	<i>Consistent</i>
<b>Unclear or complex pricing</b>	Occasionally (12%)	Very rarely (1%)	<i>Not consistent</i>	Very rarely (2%)	Very rarely (1%)	<i>Consistent</i>
<b>Missing or incomplete information in the contract (e.g. concerning right of withdrawal or identity of seller)</b>	Occasionally (10%)	Very rarely (2%)	<i>Not consistent</i>	Occasionally (13%)	Very rarely (2%)	<i>Not consistent</i>

Source: Civic Consulting, pilot consumer survey and mystery shopping exercise. Notes: Four problem types were assessed in the mystery shopping exercise in each of the assessed markets. For each problem type, the share of websites reviewed for a given market that indicated a potential for the specific problem type to occur was converted using the following scale: Up to 4% of websites: Very rarely; More than 4% and up to 8% of websites: Rarely; More than 8% and up to 12% of websites: Occasionally; More than 12% and up to 20% of websites: Frequently; More than 20% of websites: Very frequently. This is compared with the frequency of the same problem type as reported by respondents to the pilot survey, converted using the same scale. If the qualitative assessments for both of the data sources under consideration match, or do not differ by more than one category, we consider the sources to be 'consistent'. Otherwise they are considered to be 'not consistent'.

162. As indicated in the table above, the results of the mystery shopping and consumer survey are consistent with regard to misleading advertising in the market for clothing, footwear and bags in France and in the UK.
163. In France, the websites reviewed occasionally indicated a potential for misleading or incorrect indication of the price, unclear or complex pricing, and missing or incomplete information in the contract. However, it appears that consumers reported only rarely experiencing such problems with items of clothing, footwear and bags. In the UK problems related to misleading or incorrect indication of the price and unclear or complex pricing were reported very rarely in the consumer survey and also very rarely in the mystery shopping.
164. The tables below presents the results of the triangulation between consumer survey data and mystery shopping data in the market for loans, credit and credit cards.

**Table 16: Triangulation of consumer survey data and mystery shopping data for market for loans, credit and credit cards**

Problem type	France			UK		
	Mystery shopping	Consumer survey	Degree of consistency	Mystery shopping	Consumer survey	Degree of consistency
<b>Advertising was misleading (e.g. failure to provide the advertised benefits)</b>	Rarely (8%)	Occasionally (9%)	<i>Consistent</i>	Very rarely (1%)	Rarely (7%)	<i>Consistent</i>
<b>Misleading or incorrect indication of the costs of credit (e.g. hidden charges)</b>	Very rarely (2%)	Very rarely (3%)	<i>Consistent</i>	Rarely (5%)	Occasionally (12%)	<i>Consistent</i>
<b>Missing or incomplete information in the contract (e.g. duration, conditions for termination, identity of the credit provider, etc.)</b>	Very frequently (38%)	Rarely (5%)	<i>Not consistent</i>	Rarely (8%)	Rarely (7%)	<i>Consistent</i>
<b>Unclear or complex pricing (e.g. different types of interest rate)</b>	Very rarely (3%)	Very frequently (24%)	<i>Not consistent</i>	Very rarely (4%)	Very frequently (22%)	<i>Not consistent</i>

Source: Civic Consulting, pilot consumer survey and mystery shopping exercise. Notes: Four problem types were assessed in the mystery shopping exercise in each of the assessed markets. For each problem type, the share of websites reviewed for a given market that indicated a potential for the specific problem type to occur was converted using the following scale: Up to 4% of websites: Very rarely; More than 4% and up to 8% of websites: Rarely; More than 8% and up to 12% of websites: Occasionally; More than 12% and up to 20% of websites: Frequently; More than 20% of websites: Very frequently. This is compared with the frequency of the same problem type as reported by respondents to the pilot survey, converted using the same scale. If the qualitative assessments for both of the data sources under consideration match, or do not differ by more than one category, we consider the sources to be 'consistent'. Otherwise they are considered to be 'not consistent'.



165. As indicated in the table above, the results of the mystery shopping and consumer survey are consistent with regard to misleading advertising and misleading or incorrect indication of the costs of credit in the market for loans, credit and credit cards in France and in the UK.
166. Conversely, while a very low number of websites reviewed indicated a potential for unclear or complex pricing, respondents to the consumer survey reported problems related to unclear or complex pricing very frequently in both countries. Again, this may relate to problems in other sales channels (as opposed to online purchases) which would not be reflected in the website check.

#### **Section 6 - Questions for workshop participants**

- a) Do you have comments on the approach used for the triangulation of consumer survey results with complaint data and the results of the mystery shopping? Do you agree with the scale used and the decision rule for consistency?
- b) Do you consider the data sources used for triangulation as appropriate or do you suggest others or additional (existing) ones for future assessments?

## **7. OPERATIONAL GUIDANCE FOR THE FUTURE APPLICATION OF THE METHODOLOGY DEVELOPED (ANNEX I OF FINAL REPORT)**

*This section provides guidance for recurring or one-off assessments of personal consumer detriment in consumer markets across the EU, based on the experience gained in developing and applying the methodology for the Study on measuring consumer detriment in the European Union.<sup>19</sup>*

### **7.1. Introduction**

#### *7.1.1. Aim of this guidance*

167. This guidance document has been developed with the aim of guiding recurring or one-off assessments of personal consumer detriment in consumer markets across the EU, based on the experience gained in developing and applying the methodology for the *Study on measuring consumer detriment in the European Union*. It explains the methodological steps and market-specific adaptations to employ for the development of the consumer survey questionnaire used to measure incidence and magnitude of detriment, and provides advice regarding the use of complementary tools and approaches for triangulation of results.

#### *7.1.2. Definition of personal consumer detriment*

*Section 3 above will be included in the final version of this guidance document. It is not reproduced here to avoid duplication.*

### **7.2. Scope of the data collection**

#### *7.2.1. Define geographical scope of the assessment*

168. The first step of the assessment is to define its geographical scope. When conducting a cross-country assessment, it is important to review the availability of relevant survey tools across countries, such as online panels or face-to-face omnibus waves, depending on the survey mode applied. The results of any previous cross-country or national surveys on consumer detriment should also be reviewed, so as to put the results obtained in the assessment into perspective.

#### *7.2.2. Select the market(s) for assessment.*

169. The number and nature of markets selected for assessment have important implications for the methodological approach. For example, assessing several markets (i.e. 'a cross-market assessment') implies designing screener questions applicable across all markets (see Section 7.3.2 below for more details). Markets with very low penetration rates are likely to be unsuitable for a survey-based approach and require other, complementary tools for the assessment (such as qualitative interviews), as even surveys with large sample sizes are unlikely to obtain a sufficient number of respondents who have experienced problems. In other markets with comparatively higher penetration rates, an increase in sample size of the survey may be sufficient (see the final report and the next section for further information on sample sizes). In

<sup>19</sup> This section will be updated on the basis of the results of the main field work and will be included as Annex I in the final report, in line with the requirements of the TOR.

this step it is therefore important to carefully consider the potential implications of the selection of the market(s) for the methodological approach.

7.2.3. *Determine the consumer survey tool(s) to be used for collection of data for the assessment*

170. The assessment of personal consumer detriment is based on a consumer survey conducted in the countries analysed. Data from the Commission's Consumer Market Scoreboard/Market Monitoring Survey (MMS) can be used in advance of the assessment to calculate an estimate of the incidence rate of problems in the market. This is done by multiplying the MMS *problem rate* - the percentage of respondents who experienced a problem in a market, as a proportion of those who purchased/paid for a good or service in the market in question - by the *market penetration rate* - the percentage of respondents who purchased/paid for a good or service in the market in question in the reference period as a proportion of those who were sampled.<sup>20</sup>
171. The estimated incidence rate then provides indications on what sample size would be needed for cross-market assessments (i.e. studies that cover multiple markets) in order to obtain a given number of respondents who reported problems in different markets. For example, if the survey aims at identifying at least 70 respondents who experienced a problem in a specific market and does not further screen respondents, then a minimum of about 550 respondents would need to be sampled concerning the mobile telephone services market (expected incidence rate 13% calculated based on MMS data),<sup>21</sup> while a minimum of 2000 respondents would need to be sampled concerning the large household appliances markets (expected incidence rate 3.5%).
172. As a rule, the lower the expected incidence rate, the larger the sample needed to obtain the same number of respondents who experienced a problem, if no prior screening takes place. Of course, in single market assessments, with the help of an appropriate screener question the survey can focus the research on those consumers who purchased/paid for a good or service in the market in question, thereby increasing expected sample sizes for consumers who experienced problems. In this case, the MMS problem rate can directly be used to estimate the number of respondents who are likely to report a problem. For example, if a single market assessment of the mobile telephone services market only includes respondents who paid for such services in the last year, then the expected number of respondents who experienced a problem can be calculated by using the MMS problem rate (in this case: 18% of respondents who purchased the service in the last year experienced a problem). Using a survey sample of 550 respondents who have paid for such services in the last year could therefore be expected to identify about 100 respondents who experienced a problem.
173. Other considerations that affect needed sample sizes are the targeted confidence level, the acceptable margin of error, and the standard deviation as observed in previous assessments of a similar nature.<sup>22</sup> As a rule, higher confidence levels, lower margins of error and higher standard deviations (e.g. of reported financial detriment) in target markets, all require a larger sample size of respondents who experienced problems.

<sup>20</sup> Note: As indicated in Section 8.3, the specific questions applied and sample size used as a basis for estimating the problem rate in the Market Monitoring Survey should be taken into account when interpreting the expected incidence rate, as the screener questions proposed in this methodology used a basis for estimating incidence differ (see Section 7.3.2).

<sup>21</sup> European Commission, *Monitoring Consumer Markets in the European Union 2013 - Part I*, 2013.

<sup>22</sup> For further details, see the final report.

174. Another consideration is the choice of survey mode. There are two main survey modes of choice - online panels or face-to-face (typically omnibus surveys) – which each present advantages and disadvantages. Assessments of personal consumer detriment have so far been largely based on surveys with face-to-face interviews. Face-to-face surveys are generally considered to be the gold standard for survey-based consumer research, in particular as they generally employ a random sampling procedure. However, face-to-face surveys have some drawbacks when applied across multiple countries. If large sample sizes are required (e.g. for especially low penetration markets) or a large number of questions is needed, face-to-face surveys can be prohibitively expensive.

175. In contrast to face-to-face surveys, online surveys present the advantage of cost-efficiency, as the implementation depends on predefined web infrastructures and interfaces. Large online panels are also increasingly available across EU Member States. Irrespective of their size, panels are built in such a way that they ensure that all key demographic groups (e.g. gender, age, region, household size, occupation) are represented. Nevertheless, all online panels have inherent drawbacks: they are non-probability samples and are based on a self-selection of respondents and, due to the medium, older and less well-educated people tend to be under-represented.

7.2.4. *Determine the additional data collection tool(s) to be used for triangulation of the results of the consumer survey, if necessary*

176. Beyond the assessment itself, the extent to which the findings of the assessment will be triangulated with other relevant data has to be defined. Possible sources of data for triangulation include:

- Review of literature and previous surveys and reports (including the Commission’s Consumer Market Scoreboard/Market Monitoring Survey and market studies);
- Interviews with experts, consumer organisations and complaint handling bodies;
- Data on consumer complaints;
- Mystery shopping exercises.

177. The choice of data sources for triangulation depends on feasibility and should be proportionate to the aims of the assessment. A review of literature and previous reports and surveys as well as selected interviews can be considered a minimum, and are also required for refining problem categories and other elements of the questionnaire (see below).

178. Data on consumer complaints across EU Member States is becoming increasingly harmonised and centrally available thanks to the development of the EU harmonised complaints database.<sup>23</sup> Complaints data also span the same range of potential types of problems as those that are relevant for a consumer survey. In this regard, EU consumer complaints data allow for comprehensive triangulation of data across the range of problems types reported in the consumer survey. Nonetheless, if there are gaps in the database, e.g. concerning specific countries, markets or time periods, an online survey of complaint handling bodies to complement the data from the harmonised database (as has been done for this study) could be considered.

179. Another potential complementary tool to obtain data for triangulation is a mystery shopping exercise based on the review of the websites of traders active in the markets

<sup>23</sup> The EU harmonised consumer complaints database can now be accessed here: [http://ec.europa.eu/consumers/consumer\\_evidence/data\\_consumer\\_complaints/index\\_en.htm](http://ec.europa.eu/consumers/consumer_evidence/data_consumer_complaints/index_en.htm).

and countries selected. Such an exercise allows for identification of issues related to selected unfair commercial practices and to the provision of pre-contractual information that potentially could cause consumer detriment, and can therefore be used to triangulate consumer survey results for corresponding problem types. However, due to its specific focus, its use should primarily be considered for markets in which consumer problems related to advertising and provision of pre-contractual information are a major concern.

180. Further details on data collection for triangulation of results are provided below (Section 7.3.5).

### **Section 7.2 - Questions for workshop participants**

- a) Do you agree with the proposed approach to determine the consumer survey tool(s) and the additional data collection tool(s)?
- b) Do you have any details to add or clarifications to suggest concerning the guidance provided?

## **7.3. Adaptation of data collection tools to the selected markets**

### *7.3.1. Overview of questionnaire*

181. The consumer survey questionnaire is composed of three main components: the screener; the market module(s) and the socio-demographic questions, including a control question on consumer expectations. The questions can be sub-divided into three broad categories: those needed for measuring *incidence of personal consumer detriment*, or for measuring *magnitude of personal consumer detriment*, and those that provide *additional 'contextual' information* for the assessment.
182. The *screener* refers to the set of questions asked of the entire sample aimed at both jogging the respondent's memory into remembering problems relevant for the selected market(s) and establishing in which of the market(s) the respondent experienced problem(s) and in which market his/her most serious problem was experienced. The screener questions are therefore instrumental for assessing the incidence of personal consumer detriment in the selected markets. The screener also clarifies that respondents should only report problems for which they had a legitimate cause for complaint, in line with the definition of personal consumer detriment. Considering only those problems that can be considered a 'legitimate cause for complaint' helps operationalise the concept of reasonable expectations in the definition of personal consumer detriment outlined above. The table below provides an overview of the screener questions.

**Table 17: Overview of screener questions**

Q.	Question topic	Incidence measurement	Magnitude measurement	Contextual information
S1	Examples of types of consumer problems	√		
S2A/B	Markets in which problems experienced	√		
S3	Market in which most serious problem experienced		√	

Source: Civic Consulting. Screener questions are asked to the entire sample.

183. The *market module* refers to a set of market-specific questions aimed at exploring the most serious problem experienced by the respondent in depth, in particular in terms of the *magnitude* of financial detriment, time loss and psychological detriment relating to the problem. The market module questions are thus only asked of the sub-sample of respondents who experienced problem(s) in at least one of the assessed market(s). We recommend developing one specific market module for each market assessed (assuming the markets are defined in the same way as in the Consumer Markets Scoreboard / Recommendation on consumer complaints). If a large number of markets are to be covered, the use of market modules with more generically phrased questions in order to be suitable for several, similar markets - e.g. for durable consumer goods, for subscription services etc. – could be considered. The table below provides an overview of the market module questions.

**Table 18: Overview of market module questions.**

Q.	Question topic	Incidence measurement	Magnitude measurement	Contextual information
M1	Specific product/service			√
M2	Age of good/service			√
M3	Amount paid or reference amount for good/service		√	
M4	Sales channel			√
M5	Location of the trader			√
M6	Problem description			√
M7	Over-/extra charges or hidden fees		√	
M8	Usability of the good or service		√	
M9	Actions taken by the consumer		√	√
M9B	Reasons for not taking action			√
M10	Time loss		√	
M11	Psychological detriment		√	
M12	Money spent trying to sort out the problem		√	
M13	Estimation of 'fair price' for good/service		√	
M14	Actions taken by the trader		√	√
M15	Amount received as reimbursement/compensation		√	
M16	Status of the problem			√
M17	Duration of the problem		√	
M18*	Market in which 2 <sup>nd</sup> most serious problem experienced		√	

Source: Civic Consulting. Market module questions are only asked of the sub-sample who experienced problem(s) in the assessed market(s). (\*) Only applies if survey allows for up to two most serious problems to be reported.

184. Finally, the socio-demographic questions provide further details on the characteristics of the respondent, complemented by a control question on consumer expectations. The table below provides an overview of these questions.

**Table 19: Overview of socio-demographic and control questions**

Q.	Question topic	Incidence measurement	Magnitude measurement	Contextual information
D1	Gender			√
D2	Age			√
D3	Region			√
D4	Consumer expectations			√
D5	Locality			√
D6	Education level			√
D7	Occupation			√
D8	Financial situation			√
D9	Frequency of internet use			√

Source: Civic Consulting. Questions D1, D2 and D3 are asked to the entire sample, while other questions are only asked of the sub-sample who experienced problem(s) in the assessed market(s).

185. The following sub-sections provide guidance as to how to adapt each component of the questionnaire to the needs of the assessment, as well as how to align relevant triangulation approaches to the consumer survey questionnaire once it is finalised.

*7.3.2. Adapt screener questions to type of assessment*

186. The adaptation of the screener questions depends on whether a cross-market assessment (involving multiple markets) or a single-market assessment is conducted. The table below outlines the approach for adapting the screener in the case of a cross-market assessment. For a single-market assessment, a similar approach can be applied, although, only one question is likely to be necessary (S1).



**Table 20: Screener questions for cross-market assessment –S1 to S3**

Q.	Cross-market assessment, question and answer items
<p><b>S1 -Examples of types of consumer problems</b></p>	<p>Question: <i>Does looking at the list below remind you of any problems experienced in the last 12 months for which you feel you had a legitimate cause for complaint?</i></p> <ul style="list-style-type: none"> <li>- Faulty goods or services</li> <li>- Late or no delivery</li> <li>- Billing issues</li> <li>- Poor customer service</li> <li>- Misleading information or advertising</li> <li>- Guarantee or warranty not honoured</li> <li>- No or inadequate compensation offered when something went wrong</li> <li>- Problems cancelling a contract</li> </ul> <p>Answer items: (1) Yes (2) No</p>
<p><b>S2A - Markets in which problems experienced*</b> (If 'No' in S1)</p>	<p>Question: <i>To help remind you about any problems you may have experienced, the list below outlines different types of goods or services. Please indicate all goods or services you have experienced a problem with in the last 12 months, either with the goods or services or the seller/provider. It doesn't matter whether or not you complained about the problem, but it must be something for which you had a legitimate cause for complaint.</i></p> <p>Answer items: List of markets assessed, followed by answer items 'Other good or service' and 'Did not have any problem'</p>
<p><b>S2B - Markets in which problems experienced*</b> (If 'Yes' in S1)</p>	<p>Question: <i>Please look through the list below and indicate all goods or services you have experienced a problem with in the last 12 months, either with the goods or services or the seller/provider, for which you consider you had a legitimate cause for complaint.</i></p> <p>Answer items: List of markets assessed, followed by answer items 'Other good or service' and 'Did not have any problem'</p>
<p><b>S3 - Market in which most serious problem experienced</b> (If at least one market selected in S2A/S2B)</p>	<p>Question: <i>With which of the goods or services listed below did you experience the most serious problem (i.e. that caused you the most trouble or cost)?</i></p> <p>Answer items: List of markets selected in S2A/S2B</p>

Source: Civic Consulting. Questions D1, D2 and D3 are asked of the entire sample, while other questions are only asked of the sub-sample who experienced problem(s) in the assessed market(s). (\*) If the respondent selects one (and only one) relevant market in this question, then he/she is then taken to the market module questions.

187. If the assessment covers a small number of markets of a similar nature (e.g. only subscription services), the list of examples of problems in S1 could be made more relevant to those market(s) (e.g. by excluding 'Later or no delivery', in case only subscription services are assessed). Moreover, we recommend 12 months as the most appropriate time period to facilitate respondent recall. However, in a single-market assessment focusing on one market with a relatively lower penetration rate (e.g. the mortgages market), a longer period can be applied. A good benchmark in such cases is the reference periods applied in Commission's Market Monitoring Survey/Consumer Markets Scoreboard.<sup>24</sup>

<sup>24</sup> For the list of reference periods, see p.13 in European Commission, *Monitoring Consumer Markets in the European Union 2013 - Part I*, 2013.

188. Finally, if the assessment covers a large number of markets, the markets in the answer items in S2A/S2B can also be grouped according to the clusters in the Consumer Markets Scoreboard (e.g. 'Telecoms', 'Utilities', 'Semi-durable goods').

### Section 7.3.2 - Questions for workshop participants

- a) Do you agree that for each assessed market specific market modules need to be developed? If not, which concrete groupings of markets do you propose?
- b) Do you have comments or suggestions concerning other adaptations to the screener that may be needed in specific cases?
- c) Do you have any details to add or clarifications to suggest concerning the guidance provided?
- d) Do you think that further, more detailed guidance can be given, based on research undertaken so far?

### 7.3.3. Adapt market module questions to market(s) selected

#### 7.3.3.1. Overview

189. There are two main types of markets that generally require the same type of market-specific adaptations: goods markets and subscription services markets (i.e. services paid for on a regular basis). For other markets that do not fall within either of these two categories (i.e. other services markets), there are no uniformly applicable question and answer items, such that adaptations of the questionnaire would generally need to be specifically tailored to the market in question. Accordingly, the adaptations to be applied for individual market modules outlined below are structured according goods, subscription services and 'other services', the latter of which draws on the adaptations proposed for goods and subscription services.
190. Furthermore, two adaptations that could be implemented at the beginning for all questions of each market module concern the appropriate market-specific wordings for traders and the products sold in the market in general terms, as follows:
- *Wording for trader:* In goods markets, generally 'seller' is the most appropriate, in light of its broad applicability. For subscription services, generally 'provider' is most appropriate, although more specific wording can be applied in some cases (e.g. electricity supplier). For other services, market-specific wording that is sufficiently broadly applicable to the variety of traders in that market (e.g. for consumer credit: 'credit provider', which covers both financial institutions and retailers offering store cards) may need to be developed.
  - *Wording for product:* In some cases it is sufficient to apply the name of the market in the singular form, e.g. 'this mobile telephone service', 'this electricity service', 'this train service'. In some cases shorter wording will be needed e.g. 'this appliance'. Finally, in some cases concise wording that accounts for the diversity of products in the market will need to be developed e.g. 'this item' for a product in the clothing, footwear and bags market, or 'this banking service' for a product in the loans, credit and credit cards market.
191. In the following we explore the adaptations needed for each question of the market module. For each question or group of questions, we provide a table that outlines the specific adaptations needed according to the three types of markets – goods, subscription services, and other services, with additional comments to indicate where

other market-specific changes may be necessary, as well as examples from the market modules in this study.

192. In the tables, [seller/provider] and [good/service] refer to the market-specific wording for the trader and product in each market. If there are generic question/input wording and/or answer items (i.e. that are applicable across market modules), then these are indicated in the column 'Goods' (which the 'Subscription services' and 'Other services' then refer to).

*7.3.3.2. Identify relevant products for markets selected and adapt question on the specific product/service linked to the problem experienced*

193. From a policy perspective it may be important to know which type(s) of product are linked to the problem(s) reported by consumers in the markets assessed. The markets for assessment having been established, for the first question of the market module a detailed lists of products that constitute a specific market should be established. To this end, there are several classification systems of markets and the products they include; key relevant classification systems are the ones outlined in the Commission Recommendation on harmonising complaints classification systems, in the Consumer Market Scoreboards, or the United Nations Central Product Classification system. If data on consumer complaints is used in order to triangulate the results from the consumer survey (see below), we recommend using the classification system in the Recommendation, to ensure compatibility.
194. In the case of some markets (particularly subscription services), the list of products in the classification system may not be sufficiently granular for assessing the types of problems that are of interest (e.g. for electricity services, problems with both standalone electricity contracts and when bundled with gas may be of interest). In this case, products should be added to the list or further specified as appropriate.
195. The final list of products for the market(s) selected should then act as a basis for the answer items in M1 of each of the market modules of the consumer survey. The table below outlines the adaptations for the related question and answer items, including examples of answer items from the market modules developed in this study.

**Table 21: Adaptation of question on the specific product/service linked to the problem experienced – M1**

Question	Goods	Subscription services	Other services
<b>M1 - Specific product/service</b>	<p>Question: <i>With which of the following did you experience the problem?</i></p> <p>Answer items: Answer items should be based on the market-specific list of products developed.</p> <p>The following is an example from the market module for large household appliances:</p> <p>(1) <i>Electric cooker, stove, oven or micro-wave oven</i></p> <p>(2) <i>Refrigerators, freezer or fridge-freezer</i></p> <p>(3) <i>Washing machine, dryer or ironing and pressing machine</i></p> <p>(4) <i>Dishwasher</i></p> <p>(5) <i>Air conditioner, humidifier or ventilator</i></p> <p>(6) <i>Water heater or space heater (e.g. radiator)</i></p> <p>(7) <i>Vacuum cleaner or steam-cleaning machine</i></p> <p>(8) <i>Carpet shampooing machine or machine for scrubbing, waxing and polishing floors</i></p> <p>(9) <i>Sewing machine or knitting machine</i></p> <p>(10) <i>Package of multiple large household appliances</i></p> <p>(11) <i>Other</i></p>	<p>Question: <i>What type of [service] did you have when you experienced the problem?</i></p> <p>Answer items should be based on the market-specific list of products developed.</p> <p>The following is an example from the market module for electricity services:</p> <p>(1) <i>Electricity subscription (with regular payments)</i></p> <p>(2) <i>Prepaid electricity (with payment upfront)</i></p> <p>(3) <i>Electricity as part of a bundle with other services, e.g. gas, water, insurance etc. (subscription)</i></p> <p>(4) <i>Electricity as part of a bundle with other services, e.g. gas, water, insurance etc. (prepaid)</i></p> <p>(5) <i>Other</i></p>	<p>Either the question wording for goods or subscription services would generally apply.</p> <p>Answer items should be based on the market-specific list of products developed. Depending on the market, it may make sense to allow multiple items to be selected, as in the example from the market module for train services below:</p> <p>(1) <i>Travelling by train as passenger</i></p> <p>(2) <i>Transporting a bicycle by train</i></p> <p>(3) <i>Transporting another vehicle by train (e.g. a car or a scooter)</i></p> <p>(4) <i>Transporting mobility equipment for disabled passengers</i></p> <p>(5) <i>Luggage transport by train</i></p> <p>(6) <i>Other</i></p>

Source: Civic Consulting. Note: for detailed scripting instructions, please refer the consumer survey questionnaire of this study in the Annex.

### Section 7.3.3.2 - Questions for workshop participants

- a) Do you have comments or suggestions as to other adaptations that may be needed concerning the list of products for specific markets?
- b) Do you have any details to add or clarifications to suggest concerning the guidance provided?

#### 7.3.3.3. *Identify relevant problem types for markets selected and adapt question on the description of the problem experienced*

196. For the purposes of targeted policy measures to address personal consumer detriment evidenced by the assessment, it is of significant importance to know the type of problems that are the cause of the detriment reported. A list of types of problems encountered by consumers in the selected market(s) should therefore be developed, to allow the respondent to identify the type of problem he or she experienced.
197. For the purposes of triangulation of the consumer survey data with complaints data, the problem types should generally be consistent with the chosen categorisation level of the Commission's harmonised complaints database.<sup>25</sup> Therefore, an initial list of common problems satisfying these criteria should be established, on the basis of market-specific literature and data sources as well as previous market-specific surveys, if available. Following this, we recommend consulting the harmonised complaints database for the market(s) and country(ies) selected and ranking the complaints data in terms of frequency of complaints, from most to least frequent. The most frequent complaint categories will then serve as an indication as to the most relevant problem types for inclusion in the list.
198. In addition, it is important to note there may be types of problems for which consumers tend not to lodge formal complaints, but which could nonetheless be a frequent source of personal consumer detriment or simply relevant to be explored from a policy perspective (e.g. aggressive selling practices, which generally have a low rate of complaints relative to other types of problems). In this regard, we recommend conducting interviews with relevant stakeholders (e.g. consumer/regulatory authority or consumer association relevant for the market, academic experts, etc.) to validate and refine the initial list.
199. Furthermore, the list should only feature types of problems that can reasonably be considered a source of revealed personal consumer detriment, as per the definition indicated above. This means checking that the problems involve negative outcomes that consumers generally become aware of following the purchase or use of the good or service.<sup>26</sup> The nature of the problems should also be such that they would generally constitute a legitimate cause for complaint (as the screener questions require that respondents only report a problem for which they consider they had a legitimate cause for complaint).
200. Finally, the answer items in the questionnaire corresponding to the problem types are best worded in a way that is generally familiar to respondents and reflects their consumer experience. For instance, when referring to a consumer's right of withdrawal after purchasing a household appliance not being honoured by the seller, the

<sup>25</sup> In the database, problems are categorised according to two levels: Each level 1 category, such as '1. Quality of goods and services' or '2. Delivery of goods/Provision of services' is subdivided into level 2 classification categories, such as '1.1. Defective, caused damage' and '1.2. Not in conformity with order'.

<sup>26</sup> This also includes certain types of problems that generally occur at the pre-contractual stage, such as misleading advertising or unclear/complex tariffs, but for which the negative outcomes are actually only apparent to consumers post-purchase.

corresponding answer item might be 'Could not return the appliance when I changed my mind after buying'. Examples in parenthesis also help to make the problem type familiar to respondents, e.g. for electricity services: 'Was charged for services I didn't purchase (e.g. extra options or bundled services)'.

201. The final list for the market(s) should include as few distinct problem types as possible (to avoid overly complex questionnaires), which will then act as a basis for Question M6 in the corresponding market module.<sup>27</sup> Furthermore, we recommend grouping the problem types under broader categories (e.g. 'Quality', 'Delivery').<sup>28</sup> This allows the respondent to more readily identify his/her problem in the list and, if using complaints data as a triangulation tool, facilitates the comparison of frequency of complaints with the frequency of the corresponding problem type in the consumer survey (see Section 7.3.5 below on the approach to triangulation for more details). While problem types will often be based 'level 2' problem categories, as was the case for this study, depending on the specific needs it can alternatively be considered to use level 1 complaint categories of the harmonised database for this purpose.
202. The table below outlines the adaptations for the related question and answer items depending on the type of market, including examples of answer items from the market modules developed in this study.

<sup>27</sup> It is not necessary for the problem types to be mutually exclusive. Indeed, what survey respondents may consider to constitute a single problem they experienced may in fact relate to multiple problem types, e.g. late delivery combined with poor customer service.

<sup>28</sup> In this study we have used the level 1 complaint categories of the harmonised database for this purpose.

**Table 22: Adaptation of question on the description of the problem experienced – M6**

Question topic	Goods adaptations	Subscription services adaptations	Other services adaptations
<p><b>M6 - Problem description</b></p>	<p>Question: <i>Which of the items below describe the problem with the [good/service] or with the [seller/provider] you obtained it from? Mark all that apply.</i></p>	<p>See column 'Goods'</p>	<p>See column 'Goods'</p>
	<p>Answer items: Answer items should be based on the market-specific list of problem types developed, grouped under broader categories e.g. 'Quality', 'Delivery', etc. The following is an example from the market module for large household appliances:</p> <p><b>Quality</b></p> <p>(1) <i>Appliance faulty or broke down (without me causing the damage)</i></p> <p>(2) <i>Appliance or instructions of unsatisfactory quality or appliance not as described</i></p> <p><b>Guarantee/warranty</b></p> <p>(3) <i>Guarantee/warranty not honoured by seller</i></p> <p><b>Customer service</b></p> <p>(4) <i>Poor customer or after-sales service</i></p> <p><b>Pricing</b></p> <p>(5) <i>Unclear or complex pricing</i></p> <p><b>Billing and payments</b></p> <p>(6) <i>Bill incorrect (e.g. I was overcharged)</i></p>	<p>The following is an example from the market module for mobile telephone services:</p> <p><b>Quality and provision of service</b></p> <p>(1) <i>Mobile telephone connection of unsatisfactory quality (e.g. signal, coverage, etc.)</i></p> <p>(2) <i>Phone provided with contract faulty or not as described</i></p> <p>(3) <i>Mobile telephone service provided late</i></p> <p><b>Customer service</b></p> <p>(4) <i>Poor customer or after-sales service</i></p> <p><b>Tariffs</b></p> <p>(5) <i>Unclear or complex tariffs</i></p> <p><b>Billing and payments</b></p> <p>(6) <i>Bill incorrect (e.g. I was overcharged, wrong tariff applied or credit not reimbursed)</i></p> <p>(7) <i>Bill not received/not accessible</i></p>	<p>The following is an example from the market module for loans, credit and credit cards:</p> <p><b>Provision of loan/credit card</b></p> <p>(1) <i>Loan or credit card not at all provided or only partially provided (e.g. impossible to use credit card)</i></p> <p><b>Customer service</b></p> <p>(2) <i>Poor customer service (e.g. unsatisfactory assistance)</i></p> <p><b>Pricing</b></p> <p>(3) <i>Unclear or complex pricing (e.g. different types of interest rate)</i></p> <p><b>Payments</b></p> <p>(4) <i>Payments charged incorrect (e.g. charges not applied correctly, or I was overcharged)</i></p> <p>(5) <i>Problems with loan/credit repayment schedule</i></p>

<p>(7) Disproportionate fees applied for late payment</p> <p><b>Misleading or aggressive commercial practices</b></p> <p>(8) Misleading or incorrect indication of price (e.g. hidden charges)</p> <p>(9) Advertising was misleading</p> <p>(10) Received false advice when buying appliance</p> <p>(11) Was put under pressure when buying the appliance</p> <p><b>Contractual issues</b></p> <p>(12) Missing or incomplete information in the contract (e.g. concerning right of withdrawal or identity of seller)</p> <p>(13) Could not return the appliance when I changed my mind after buying</p> <p>(14) Other problem</p> <p><b>Damage or injury</b></p> <p>(15) Appliance caused damage to other possessions</p> <p>(16) Appliance caused injury</p> <p><b>Delivery</b></p> <p>(17) Appliance not delivered</p> <p>(18) Appliance delivered late or only partially delivered</p>	<p>(8) Disproportionate fees (e.g. for late payment)</p> <p><b>Misleading or aggressive commercial practices</b></p> <p>(9) Misleading or incorrect indication of price (e.g. hidden charges)</p> <p>(10) Advertising was misleading</p> <p>(11) Received false advice when signing the contract</p> <p>(12) Was put under pressure when signing up to the mobile telephone service or in case of late payment</p> <p>(13) Was provided (other) services I didn't request</p> <p><b>Contractual issues</b></p> <p>(14) Missing or incomplete information in the contract (e.g. duration, conditions for termination, identity of the provider, etc.)</p> <p>(15) Could not cancel the contract within the cooling-off period</p> <p>(16) Problems terminating my contract or switching tariff</p> <p>(17) Contractual terms unfair or changed by service provider without my consent (e.g. increase in price)</p> <p>(18) Contract was renewed without prior notice</p> <p><b>Switching provider</b></p> <p>(19) Problems switching to another provider</p> <p>(20) Other problem</p>	<p>(6) Disproportionate fees applied for late payment</p> <p><b>Misleading or aggressive commercial practices</b></p> <p>(7) Misleading or incorrect indication of the costs of credit (e.g. hidden charges)</p> <p>(8) Advertising was misleading (e.g. failure to provide the advertised benefits)</p> <p>(9) Received false advice when signing the contract/applying for the loan</p> <p>(10) Was put under pressure when signing the contract, applying for or extending the loan (e.g. harassment or excessive advertising)</p> <p>(11) Was provided other services I didn't request</p> <p><b>Contractual issues</b></p> <p>(12) Missing or incomplete information in the contract (e.g. duration, conditions for termination, identity of the credit provider, etc.)</p> <p>(13) Could not withdraw within the cooling-off period after signing the contract</p> <p>(14) Problems with termination of my contract or early repayment</p> <p>(15) Contractual terms not provided, unfair or changed by credit provider without my consent (e.g. unexplained refusal to continue credit provision)</p> <p><b>Fraud</b></p> <p>(16) Fraudulent use of credit card</p> <p>(17) Other problem</p>
---	---	--



### Section 7.3.3.3 - Questions for workshop participants

- a) Do you have comments or suggestions relating to the list of problem types in specific markets?
- b) Would you recommend always using problem types derived from level 2 categories (specific problem categories, as was the case in this study), or do you support the alternative option to use level 1 categories (broad problem categories) to further simplify the question asked in the survey?
- c) Do you have any details to add or clarifications to suggest concerning the guidance provided?

#### 7.3.3.4. Establish dimensions of personal consumer detriment to assess and adapt relevant questions

203. Personal consumer detriment features multiple dimensions: financial detriment (the money consumers spent dealing with or lost as a result of the problem); time loss (the time spent dealing with or lost as a result of the problem); psychological detriment (the emotional stress caused by the problem), or adverse effects on health (e.g. injuries). For a comprehensive assessment of detriment in most consumer markets, financial detriment, time loss and psychological detriment should be assessed. In addition, adverse health effects (e.g. injuries) could be considered in the context of markets for which these dimensions would be specifically relevant.<sup>29</sup>
204. Moreover, while time loss and psychological detriment each depend on one question in the questionnaire (M10 and M11 respectively), financial detriment on the other hand requires multiple questions to be accurately measured (M3, M7, M8, M9, M12 and M17). Furthermore, to estimate post-redress financial detriment (i.e. financial detriment net of any redress that was received) two more questions are needed (M14 and M15). Each of these questions is essential for an accurate estimation of financial detriment, while M9 and M14 also provide additional information on the context.<sup>30</sup> In total, the assessment of detriment as conducted in this study therefore requires a minimum of ten survey questions (not including the screener with three questions).
205. Finally, as a complementary alternative estimation of detriment, the inclusion of a question relating to the respondent's estimation of a 'fair price' for the good or service (M13) can be considered - although the question is not essential for the main approach for assessment of detriment.<sup>31</sup>

#### *Pre-redress financial detriment*

206. The table below first outlines the adaptations required for the questions and answer items relating to pre-redress financial detriment (M3, M7, M8, M9, M12 and M17), including examples of answer items from the market modules developed in this study.

<sup>29</sup> Examples of relevant questions for assessing adverse health effects are provided in Europe Economics, *An Analysis of the Issue of Consumer Detriment and the Most Appropriate Methodologies to Estimate It*, London, 2007 and Ipsos MRBI / Competition and Consumer Protection Commission, *Consumer Detriment Survey 2014*, 2014 respectively.

<sup>30</sup> For details on the rationale for the questions involved in the measurement of financial detriment, see Section 4.2.1.

<sup>31</sup> This will be confirmed on the basis of results of the main field work.

**Table 23: Adaptation of questions related to the assessment of pre-redress financial detriment - M3, M7, M8, M9, M12 and M17**

Question	Goods	Subscription services	Other services
<b>M3 - Amount paid or reference amount for good or service</b>	Question: <i>How much did you pay for this [good] (NOT including any over-/extra charges, if applicable)? If you are not sure, please give an estimate.</i>	<i>How much did/do you pay for this [service] (NOT including any over-/extra charges if applicable)? If you are not sure, please give an estimate.</i>	For services involving a one-time purchase (e.g. a train ticket), the same adaptation as for goods would apply. For specific services a reference type of amount may need to be specified (e.g. for credit cards: 'What is the spending limit on this credit card or store card?').
	Input field: <i>Please indicate the amount paid: ...</i>	<i>Please indicate the amount paid on average <u>per month</u>: ...</i>  For some subscription services other periods of reference could be offered (e.g. quarterly or yearly payments).	
	Tick box: <i>I didn't pay for this [good]</i>	<i>I didn't/don't pay for this [service]</i>	
<b>M7 - Over-/extra charges or hidden fees*</b>	Question: <i>How much did you pay in over-/extra charges or hidden fees (do not consider any reimbursement you may have received from the [seller/provider])? Mark 0 if you did not pay any over-/extra charges or hidden fees.</i>	See column 'Goods'	See column 'Goods'
	Input field: <i>Please indicate the amount paid: ...</i>	See column 'Goods'	See column 'Goods'
<b>M8 - Usability of the good or service*</b>	Question: <i>To what extent could you use the [good] as intended after the problem occurred?</i>	<i>During the period the problem lasted, to what extent could you use the [service] as intended?</i>	For services involving a one-time purchase (e.g. a train ticket), the same adaptation as for goods would apply, potentially excluding the words 'after the problem occurred'. For services for which usability is not a relevant characteristic (e.g. loans, credit cards), exclude this question.
	Answer items: <i>(1) Not at all</i> <i>(2) Partly, with major difficulty</i> <i>(3) Partly, with minor difficulty</i> <i>(4) Fully</i>	See column 'Goods'	
<b>M9 - Actions taken by the consumer</b>	Question: <i>Which of these, if any, have you done to sort out the problem? Mark all that apply</i>	See column 'Goods'	See column 'Goods'

Question	Goods	Subscription services	Other services
	<p>Answer items:</p> <p>(1) Cancelled the purchase of the [good] within the cooling-off period (14 days from when I signed up online)</p> <p>(2) Returned the [good]</p> <p>(3) Repaired the [good] at my own expense. For goods for which repairs or returns are not relevant (e.g. fast moving consumers goods such as fruit and vegetables), the related answer items should be excluded</p> <p>(4) Bought a replacement [good]</p> <p>(5) Withheld payment for the [good/service]</p> <p>(6) Made a complaint to the [seller/provider]</p> <p>(7) Asked the [seller/provider] for repair, replacement or refund of the money I paid</p> <p>(8) Asked the [seller/provider] for compensation for damages or losses</p> <p>(9) Made a complaint to a government body or consumer organisation</p> <p>(10) Took the [seller/provider] to an out-of-court dispute settlement /alternative dispute resolution body (ADR)</p> <p>(11) Took the [seller/provider] to court</p> <p>(12) Other action</p> <p>(13) Have not taken any action</p>	<p>(1) Cancelled the [service] within the cooling-off period (14 days from when I signed up online)</p> <p>(2) Terminated the [service] contract</p> <p>(3) Signed up to an alternative [seller/provider]</p> <p>(4) Generally not relevant for this type of market, however if the nature of the service is such that the consumer could potentially get it repaired at his/her own expense (e.g. electricity service), then include: 'Got the [service] repaired at my own expense'</p> <p>See column 'Goods'</p> <p>See column 'Goods'</p> <p>(7) Asked the [seller/provider] for replacement or refund of the money I paid</p> <p>See column 'Goods'</p> <p>See column 'Goods'</p> <p>See column 'Goods'</p> <p>See column 'Goods'</p> <p>See column 'Goods'</p> <p>See column 'Goods'</p>	<p>Either the answer items for goods or subscription services would generally apply. In specific cases, you may need to further adapt or add answer items relevant to the nature of the market and the policy/legal framework, e.g. for train service 'Paid for alternative transport (e.g. bus, taxi, plane, boat)'; 'Asked the seller/provider to provide transport continuation or re-rerouting' or for loans, credit and credit cards 'Cancelled the contract within the cooling-off period (14 days from when I signed up)' (regardless of whether the respondent signed up online or otherwise).</p>

Question	Goods	Subscription services	Other services
<b>M12 - Money spent trying to sort out the problem</b>	Question: <i>How much money have you spent trying to sort out the problem, without considering any reimbursement or compensation you may have received from the [seller/provider]? Please provide an estimate for the following possible cost items.</i>	See column 'Goods'	See column 'Goods'
	Input field: <i>(1) Costs of repairs or replacement at your own expense.</i> For goods for which repairs are not relevant (e.g. fast moving consumer goods such as food), this should be shortened to ' <i>Costs of replacement at your own expense</i> '.  <i>(2) Costs of court proceedings.</i> For relevant markets only. <i>(3) Other extra costs relating to e.g. telephone, postage, travel costs to sort out the problem, expert advice, etc.</i>	<i>(1) Costs of replacement [service].</i> If the nature of the service is such that the consumer could potentially get it repaired at his/her own expense (e.g. electricity service), then apply the same adaptation as for goods.  <i>(2) See column 'Goods'</i> <i>(3) See column 'Goods'</i>	<i>(1) Depending on the market, either 'Costs of a replacement [service]', 'Costs of an alternative [service]' or a mix of both would apply.</i>  <i>(2) See column 'Goods'</i> <i>(3) See column 'Goods'. In specific cases, additional market-specific cost item examples can be added (e.g. for train services, 'accommodation and meals').</i>
<b>M17 – Duration of the problem</b>	Question: <i>How long did the problem last?</i>	See column 'Goods'	See column 'Goods'
	Answer items: <i>(1) Less than one day</i> <i>(2) One day to less than a week</i> <i>(3) One week to less than one month</i> <i>(4) One month to less than three months</i> <i>(5) Three months to less than six months</i> <i>(6) Six months to less than a year</i> <i>(7) A year or more</i>	See column 'Goods'	See column 'Goods'

Source: Civic Consulting. Notes: for detailed scripting instructions, please refer the consumer survey questionnaire of this study in the Annex. (\*) Question is only asked to respondents who selected relevant problem types, if specific (level 2) problem types are used for Question M6. If broad (level 1) problem types are used, Questions M7 and M8 are asked to all respondents.

*Redress and post-redress financial detriment*

207. The table below outlines the adaptations required for the questions and answer items relating to redress (M14 and M15) for the purposes of calculating post-redress financial detriment, including examples of answer items from the market modules developed in this study.

**Table 24: Adaptation of questions relating to redress/post-redress financial detriment – M14 and M15**

Question	Goods	Subscription services	Other services
<b>M14 – Actions taken by the trader</b>	Question: <i>Which of these, if any, has the [seller/provider] done so far in response to the problem?</i>	See column 'Goods'	See column 'Goods'
	Answer items: (1) <i>Acknowledged problem</i> (2) <i>Investigating problem</i> (3) <i>Gave a satisfactory explanation</i> (4) <i>Gave an unsatisfactory explanation</i> (5) <i>Repaired or replaced [good]</i> (6) <i>Item not relevant for this type of market; see other columns</i> (7) <i>Gave a partial or full refund of the money I paid</i>  (8) <i>Gave credit note or voucher</i> (9) <i>Gave compensation for damages or losses</i> (10) <i>Told me that my legal guarantee was no longer valid. (If a legal guarantee applies to the good)</i> (11) <i>Other</i>  (12) <i>Has done nothing</i>	(1) See column 'Goods' (2) See column 'Goods' (3) See column 'Goods' (4) See column 'Goods' (5) <i>Fixed/repaired [service]</i> (6) <i>Provided a new tariff/contract</i> (7) See column 'Goods'  (8) See column 'Goods' (9) See column 'Goods' (10) Item not relevant for this type of market (11) See column 'Goods' (12) See column 'Goods'	(1) See column 'Goods' (2) See column 'Goods' (3) See column 'Goods' (4) See column 'Goods' (5) <i>Provided alternative [service]</i> (6) <i>Gave replacement [service]</i> (7) See column 'Goods'. Items relating to reimbursement/compensation may need to be more specific. (8) See column 'Goods' (9) See column 'Goods' (10) Item not relevant for this type of market (11) See column 'Goods'. If relevant, market-specific additional answer items can be included (12) See column 'Goods'
<b>M15 – Amount received as reimbursement or compensation</b>	Question: <i>How much have you received as reimbursement (e.g. refund, credit note or voucher) or compensation for the problem from the [seller/provider]? If you are not sure, please give an estimate.</i>	See column 'Goods'	For services in which credit notes or vouchers are not generally relevant (e.g. loans, credit cards), the reference to these should be excluded.
	Input field: <i>Please indicate the amount</i>	See column 'Goods'	See column 'Goods'

Source: Civic Consulting. Notes: for detailed scripting instructions, please refer the consumer survey questionnaire of this study in the Annex.

*Time loss, psychological detriment and the estimation of a 'fair price'*

208. The following table outlines the adaptations required for the questions and answer items relating to the other dimensions of personal consumer detriment (M10, M11), as well the estimation of a 'fair price' for the good or service (M13), including examples of answer items from the market modules developed in this study.

**Table 25: Adaptation of questions relating time loss, psychological detriment and the estimation of a 'fair price' – M10, M11, M13**

Question	Goods	Subscription services	Other services
<b>M10 – Time loss</b>	<p>Question: <i>What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the [seller/provider], going to an alternative dispute resolution body or to court, repairing or replacing the [good] etc.?</i></p> <p>Answer items:</p> <p>(1) <i>Less than 1 hour</i></p> <p>(2) <i>1 to 2 hours</i></p> <p>(3) <i>3 to 4 hours</i></p> <p>(4) <i>5 to 10 hours</i></p> <p>(5) <i>11 to 20 hours</i></p> <p>(6) <i>More than 20 hours</i></p> <p>(7) <i>No time lost</i></p>	<p><i>What is the total amount of time you have personally lost as a result of the problem, e.g. by being delayed, discussing the problem, contacting the [seller/provider], going to an alternative dispute resolution body or to court, replacing the [service]/looking for an alternative etc.?</i></p> <p>See column 'Goods'</p>	<p>Generally the same adaptation as for subscription services would apply. In specific cases, an additional market-specific example of time loss can be included, e.g. for train services '<i>complaining to the national authority in charge of enforcing passenger rights</i>'.</p> <p>See column 'Goods'</p>
<b>M11 – Psychological detriment</b>	<p>Question: <i>To what extent have you felt emotionally stressed e.g. angered, frustrated or worried as a result of the problem?</i></p> <p>Answer items:</p> <p>(1) <i>Not at all or only a little</i></p> <p>(2) <i>Moderately</i></p> <p>(3) <i>Quite a lot</i></p> <p>(4) <i>Extremely</i></p>	<p>See column 'Goods'</p> <p>See column 'Goods'</p>	<p>See column 'Goods'</p> <p>See column 'Goods'</p>



Question	Goods	Subscription services	Other services
<b>M13 – Estimation of ‘fair price’ for good or service *</b>	<p>Question: <i>You indicated a price of [amount reported in M3] for the [good]. What is the most you would now pay for this [good] taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress?</i></p>	<p><i>You indicated a price of [amount reported in M3] per month for the [service]. What is the most you would now pay per month for this [service] taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress?</i></p>	<p>Generally the adaptation for goods would apply. However, in markets for which a price benchmark is not asked for in M3 (e.g. loans, credit and credit cards), this question is not applicable. In this case, alternative question (based on the example from the market module for loans, credit and credit cards) might be <i>‘Taking into account all the trouble you had as a result of the problem, including any financial loss, time loss, and emotional stress, would you sign up to this [service] again?’</i></p>
	<p>Answer items:</p> <p>(1) <i>Would pay the same price again</i>  (2) <i>Would pay three quarters of the price</i>  (3) <i>Would pay half the price</i>  (4) <i>Would pay one quarter of the price</i>(5)  (5) <i>Wouldn’t buy it again</i></p>	<p>See column ‘Goods’</p> <p>(5) <i>Wouldn’t sign up for it again</i></p>	<p>Either the question wording for goods or subscription services would generally apply. However, in case of the alternative question wording indicated above, apply:</p> <p>(1) <i>Yes</i>  (2) <i>No</i></p>

Source: Civic Consulting. Notes: for detailed scripting instructions, please refer the consumer survey questionnaire of this study in the Annex. (\*) This question will only be included if the final analysis concludes that this is a useful approach.

#### Section 7.3.3.4 - Questions for workshop participants

a) Do you have any details to add or clarifications to suggest concerning the guidance provided?

##### 7.3.3.5. Additional contextual information to assess and adapt relevant questions

209. Beyond the assessment of magnitude of personal consumer detriment, in our methodology we have included additional questions to provide further information on the context in which the detriment was experienced. This relates to both information about the purchase, such as how long ago it was purchased (M2), the sales channel used for the purchase (M4), the location of the trader (M5), as well as additional information about the problem and how the respondent dealt with it – such as reasons for not taking action (M9B, applicable for respondents who selected 'Have not taken action' in M9 – Actions taken by the consumer), or the status of the problem (M16).

##### *Contextual information relating to the purchase of the good or service*

210. The table below outlines the adaptations required for question and answer items on contextual information relating to the purchase of the good or service: how long ago it was purchased (M2), the sales channel used for the purchase (M4), and the location of the trader (M5). It includes examples of answer items from the market modules developed in this study. As these questions are not essential for the calculation of consumer detriment, they are optional and their inclusion in a survey is likely to depend on policy priorities and feasibility.

**Table 26: Adaptation of questions on contextual information on the purchase of the good or service– M2, M4, and M5**

Question topic	Goods	Subscription services	Other services
<b>M2 - Age of good/service</b>	Question: <i>When did you buy this [good]?</i> If second-hand purchases are relevant for the market, add <i>'If you purchased the [good] second-hand, please indicate when it was first sold.'</i>	<i>When did you sign up to this [service]?</i>	Either the question wording for goods or subscription services would generally apply.
	Answer items:  (1) <i>Less than 6 months ago</i> (2) <i>6 months to less than 12 months ago</i> (3) <i>12 months to less than 24 months ago</i> (4) <i>2 years to less than 5 years ago</i> (5) <i>5 years ago or more</i>	See column 'Goods'	For services involving a one-time use that are generally used shortly after purchase (e.g. train services), the following answer items can be considered instead:  (1) <i>Less than 1 month ago</i> (2) <i>1 month to less than 3 months ago</i> (3) <i>3 months to less than 6 months ago</i> (4) <i>6 months to less than 12 months ago</i> (5) <i>12 months to less than 24 months ago</i> (6) <i>2 years ago or more</i>
<b>M4 - Sales channel</b>	Question: <i>How did you purchase this [good]?</i>	<i>How did you sign up to this [service]?</i>	Either the question wording for goods or subscription services would generally apply.
	Answer items:  (1) <i>In person, at a shop or other sales point</i> (2) <i>Over the Internet, directly from the [seller/provider]</i> (3) <i>Over the Internet, through an intermediary (e.g. comparison website)</i> (4) <i>By mail order, delivery or postal services</i> (5) <i>By telephone</i> (6) <i>From a salesperson visiting the home</i> (7) <i>At a market or auction</i> (8) <i>TV shopping channel</i> (9) <i>Other</i>	See column 'Goods'         (7) Item not relevant (8) Item not relevant	The generic answer items would apply, if relevant with specific wording, e.g. for train services <i>'(1) In person, at a railway station, travel agency or other sales point'</i> . If greater precision is needed, two answer items could be applied e.g. for loans, credit and credit cards: <i>'(1) In person, at a bank or other financial institution'</i> and <i>'In person, at a retailer'</i> .

Question topic	Goods	Subscription services	Other services
<b>M5 - Location of the trader</b>	Question: <i>Did you obtain this [good] from a [seller/provider] based in your country of residence, in another EU country, or outside the EU?</i>	<i>Did you sign up to this [service] from a [seller/provider] based in your country of residence, in another EU country, or outside the EU?</i> If cross-border purchases of the subscription service remain relatively rare (e.g. electricity services), consider excluding this question.	Either the question wording for goods or subscription services would generally apply. In the specific case of transport services, different question wording may make more sense, e.g. for train services ' <i>What type of train service did you have?</i> '
	Answer items:  <i>(1) [Seller/provider] based in my country of residence</i> <i>(2) [Seller/provider] based in another EU country</i> <i>(3) [Seller/provider] based outside the EU</i>	See column 'Goods'	If the question wording is adapted as above, apply corresponding answer items instead. E.g. for train services: <i>1) International</i> <i>(2) National</i> <i>(3) Regional</i> <i>(4) Urban or suburban</i>

Source: Civic Consulting. Note: for detailed scripting instructions, please refer the consumer survey questionnaire of this study in the Annex.

*Other contextual information relating to the problem*

211. The table below outlines the adaptations required for question and answer items on other contextual information relating to the problem – such as reasons for not taking action (M9B, applicable for respondents who selected 'Have not taken action' in M9 – Actions taken by the consumer) or the status of the problem (M16). Again, as these questions are not essential for the calculation of consumer detriment, they are optional and their inclusion in a survey is likely to depend on policy priorities and feasibility.

**Table 27: Adaptation of questions on other contextual information relating to the problem –M9B and M16**

Question topic	Goods adaptations	Subscription services	Other services
<b>M9B - Reasons for not taking action*</b>	Question: <i>For which of the reasons below have you not taken action? Mark all that apply.</i>	See column 'Goods'	See column 'Goods'
	Answer items: <i>(1) I was unlikely to get a satisfactory solution to the problem encountered</i> <i>(2) The sums involved were too small</i> <i>(3) I did not know how or where to complain</i> <i>(4) I was not sure of my rights as a passenger</i> <i>(5) I thought it would take too long</i> <i>(6) I tried to complain about other problems in the past but was not successful</i> <i>(7) I thought complaining would have led to a confrontation, and I do not feel at ease in such situations</i> <i>(8) The complaints procedure was too complicated</i> <i>(9) [Seller/provider] fixed the problem on its own initiative</i> <i>(10) I have not had the time yet</i> <i>(11) Other</i>	See column 'Goods'	See column 'Goods'
<b>M16 – Status of the problem</b>	Question: <i>To what extent has the problem been resolved?</i>	See column 'Goods'	See column 'Goods'
	Answer items: <i>(1) Fully resolved</i> <i>(2) Partly resolved</i> <i>(3) Not yet resolved but I was informed that the investigation was ongoing</i> <i>(4) Not yet resolved and I have not received any reply</i> <i>(5) Not resolved and I decided not to do anything about it on is ongoing</i>	See column 'Goods'	See column 'Goods'

Source: Civic Consulting. (\*) This question is only asked of respondents who select 'Have not taken any action' in Q9. Note: for detailed scripting instructions, please refer the consumer survey questionnaire of this study in the Annex.

### Section 7.3.3.5 - Questions for workshop participants

- a) Which of the questions on additional contextual information do you consider essential for inclusion in future assessments? Which do you consider less important?
- b) Do you have any details to add or clarifications to suggest concerning the guidance provided?

#### 7.3.4. *Adapt questions on socio-demographics and expectations of consumer*

212. We recommend including a series of socio-demographic questions to also provide additional context to the personal consumer detriment reported, from the perspective of the characteristics of the consumer. These could include questions on the gender (D1), age (D2), region (D3), locality (D5), education level (D6), occupation (D7) and financial situation (D8) of the consumer as well as a control question on consumer expectations (D4). Such questions are essential for determining which types of consumers suffer from detriment most, particularly as these variables cover several key drivers of consumer vulnerability (e.g. old age, low educational attainment, difficult financial situation). If conducting a face-to-face survey, an additional question on internet use (D9) could be considered. Socio-demographic questions are identical across markets.

**Table 28: Adaptation of socio-demographic and control questions – D1, D2, D3, D4, D5, D6, D7, D8, D9**

Question topic	Question	Answer items
<b>D1 - Gender</b>	No additional text required.	(1) <i>Male</i> (2) <i>Female</i>
<b>D2 - Age</b>	<i>How old are you?</i>	Input field: No additional text required.
<b>D3 - Region</b>	<i>In which region do you live?</i>	Answer items should be based on a country-specific list of regions. As a basis for the list of regions, we recommend using the country regions defined as per the NUTS (Nomenclature of Territorial Units for Statistics) at level 2 (i.e. NUTS 2) as a basis.
<b>D4 – Consumer expectations</b>	<i>Please indicate to what extent you agree or disagree with each of the following statements.</i>	Respondents select either ‘ <i>Totally agree</i> ’, ‘ <i>Tend to agree</i> ’, ‘ <i>Tend to disagree</i> ’ or ‘ <i>Totally disagree</i> ’ for each item: (1) <i>Consumers should NOT always expect a high level of good or service quality, even if they pay a premium price</i> (2) <i>Consumers should NOT expect to be compensated if something goes wrong with a good or a service</i> (3) <i>Consumers should NOT expect to have access to customer service whenever they need it</i>
<b>D5 - Locality</b>	<i>Would you say you live in a rural area or village, small or middle sized town, or large town or city?</i>	(1) <i>Rural area or village</i> (2) <i>Small or middle-sized town</i> (3) <i>Large town or city</i>
<b>D6 – Education level</b>	<i>What is the highest level of education you have achieved?</i>	Answer items should be based on a country-specific list of education levels. As a basis for the list of education levels, we recommend using the country-specific national ISCED (International Standard Classification of Education) levels.
<b>D7- Occupation</b>	<i>What is your current occupation?</i>	(1) <i>Self-employed</i> (2) <i>Manager</i> (3) <i>Other white collar</i> (4) <i>Blue collar</i> (5) <i>Student</i> (6) <i>House-person and other not in employment</i> (7) <i>Seeking a job</i> (8) <i>Retired</i>
<b>D8 – Financial situation</b>	<i>Thinking about your household’s financial situation would you say that making ends meet every month is...?</i>	(1) <i>Very difficult</i> (2) <i>Fairly difficult</i> (3) <i>Fairly easy</i> (4) <i>Very easy</i>



<b>D9 – Frequency of internet use</b>	Question: <i>How frequently do you use the internet?</i>	<i>(1) Every day or almost every day (2) Once a week (3) 2 or 3 times a month (4) Once a month (5) A couple of times a year or less often (6) Never</i>
---------------------------------------	--	---

Source: Civic Consulting. Note: for detailed scripting instructions, please refer the consumer survey questionnaire of this study in the Annex.

#### **Section 7.3.4 - Questions for workshop participants**

- a) Do you agree with the design and wording of the sociodemographic and control questions?
- b) Which of the socio-demographic or control questions do you consider essential for inclusion in future assessments? Which do you consider less important?
- c) Do you have any details to add or clarifications to suggest concerning the guidance provided?

#### *7.3.5. Conduct triangulation of results of consumer survey with other data sources, if relevant*

213. Additional data collection tools/sources to consider for the purposes of triangulating the results of consumer survey include data on consumer complaints and/or complementary mystery shopping exercise. As indicated above, consumer complaints data allow for comprehensive triangulation of incidence data across the full range of problems types reported in the consumer survey. In contrast, a mystery shopping exercise based on the review of traders' websites would focus on identification of issues related to selected unfair commercial practices and to the provision of pre-contractual information that potentially could cause consumer detriment, and therefore should primarily be considered for markets in which consumer problems related to advertising and provision of pre-contractual information are a major concern.
214. Triangulation essentially consists of comparing the frequency of problem types indicated in the consumer survey with the frequency of corresponding types of consumer complaints as documented in complaints data / types of problems as detected in a mystery shopping exercise, as described in Section 6 of this report.

*Section 6 above, which provides further detail of the triangulation approach used and the definition of the relevant scale, will be included in the final version of this guidance document. It is not reproduced here to avoid duplication.*

#### **Section 7.3.5 - Questions for workshop participants**

- a) Do you consider the guidance as sufficiently detailed? Do you have any details to add or clarifications to suggest concerning the guidance provided?

## 8. CONCLUSIONS AND RECOMMENDATIONS FOR COLLECTION AND ANALYSIS OF DATA AS WELL AS CONSUMER ANALYSIS AT EU LEVEL (ANNEX II OF FINAL REPORT)

*This section provides conclusions and recommendations on collection and analysis of data as well as consumer analysis in general at EU level based on our experiences in carrying out this study.*<sup>32</sup>

### 8.1. Improving complaints data in the Commission's harmonised complaints database

215. For this study we used the Commission's harmonised complaints database, which contains data on complaints provided to the Commission by Member States' complaint handling bodies according to a harmonised classification and reporting methodology (as per Commission Recommendation C(2010)3021 final).<sup>33</sup> The complaints data served as a basis for both assessing the relative frequency of types of complaints in the markets subject to assessment and for triangulating the results of the consumer survey (see Section 6).<sup>34</sup>
216. For the purposes of this study the harmonised complaints database proved to be an effective tool, and hence we recommend its continued use as part of the methodology, as indicated in Section 7. However, many national complaint handling bodies are either yet to provide complaints data to the Commission or are yet to do so according to the harmonised classification and reporting methodology outlined in the Recommendation. While in this study we have applied a survey of complaint handling bodies to 'fill' the gaps in the database, a more complete EU harmonised complaints database would be helpful in the future for the application of the methodology to measure consumer detriment and other analyses of consumer complaints. Our primary recommendation concerning the complaints database is therefore that the Commission continue to encourage Member States' complaint handling bodies to both adopt the classification and reporting methodology outlined in the Recommendation and to provide their data to the database on a regular basis.
217. In addition, in the course of the study a number of issues were identified, which if addressed may contribute to improving the use of complaints data:
- 1) *For some markets, certain problem types that we found relevant for specific markets were not easily identifiable in the existing complaints categories.* For example for train services: 'Registered luggage lost, damaged or delayed', 'Could not take bicycle on board', 'Meals, drinks, accommodation and/or transport not offered by seller/provider when train was delayed', 'Lack of information, in case of transport disruption, on passenger rights or alternative means of transport' were difficult to assign to any of the existing complaints categories according to the Recommendation. We therefore recommend providing additional guidance for

<sup>32</sup> This section will be updated on the basis of the results of the main field work and will be included as Annex II in the final report, in line with the requirements of the TOR.

<sup>33</sup> Commission Recommendation of 12.5.2010 on the Use of a Harmonised Methodology for Classifying and Reporting Consumer Complaints and Enquiries, 2010.

<sup>34</sup> The extract of the Commission's harmonised complaints database included the following information: Reason for contact: Complaint; Year of creation: from 2012 to 2015; Country of organisation: France, Italy, Poland, UK; Market: six markets subject to analysis in the study: 'Railways', 'Large domestic household appliances', 'Financial services – Credit (excluding mortgage/home loans)', 'Mobile telephone services', 'Electricity', 'Clothing (including tailor-made goods) and footwear' (wording used in complaints database); Complaints classification: First and second levels; Number of cases.

specific markets as to the classification of some types of complaints relevant for those markets.

- 2) *A significant number of complaints are not fully categorised.* In the Recommendation, it is suggested that each 1<sup>st</sup> level classification category of complaints (e.g. '1. Quality of goods and services'; '2. Delivery of goods/Provision of services') be subdivided into several 2<sup>nd</sup> level classification categories (e.g. '1.1. Defective, caused damage'; '1.2. Not in conformity with order'). In the data we received for this study, however, while the 1<sup>st</sup> level classification was indicated for each complaint registered, the 2<sup>nd</sup> level classification was only indicated for about a third of these complaints. This meant that the relative frequency of complaints as categorised at the 2<sup>nd</sup> level classification could only be assessed on a sub-sample of the total complaints in the extract. Furthermore, while the approach to triangulation in the methodology (as described in Section 6) is based on comparisons of 1<sup>st</sup> level classification of complaint categories with the broader categories of problem types in the consumer survey questionnaire, for specific markets the higher level of granularity in the complaints data provided by the much higher number of 2<sup>nd</sup> level classification categories (52 in total) may be desirable. In this regard, we recommend that complaint handling bodies providing data to the harmonised complaints database be encouraged to specify, to the extent possible, both the 1<sup>st</sup> and the 2<sup>nd</sup> level classification categories of their complaints data.
  
- 3) *Data on consumer's monetary loss and amount paid in the database could be improved.* The Commission Recommendation suggests that complaint handling bodies collect data on the amount paid by the consumer for the good or service and the indicative monetary loss as declared by the consumer. However, this data is not listed for a substantial proportion of complaints. Yet, complaint handling bodies' estimations of average financial detriment in markets may be useful for the purposes of triangulating results of the consumer survey concerning the magnitude of financial detriment. We therefore recommend further encouraging complaint handling bodies to collect data on the amount paid by the consumer as well as the indicative monetary loss suffered by the consumer, to the extent possible, and to specify this information in the data they provide to the harmonised complaints database.

### **Section 8.1 - Questions for workshop participants**

- a) Do you have any suggestions or comments concerning the above conclusions and recommendations, or regarding additional aspects that might need to be considered in the collection of complaints data?

### **8.2. Refining the product classification systems in harmonised complaints database and Consumer Market Scoreboard**

218. The methodology developed uses the product classification system in the harmonised complaints database as a basis to define the products that make up the markets subject to assessment in the study. It uses terminology applied in the Commission's Consumer Markets Scoreboard (CMS) to label each of these markets. Again, in the course of the study we identified a number of issues that could be addressed to refine the product classification systems used:

- 4) *There are small differences between the two classification systems concerning these markets, both in terms of the terminology to define markets as well as the*

*products that comprise each market.* For example, where the harmonised complaints database refers to 'Financial Services – Credit (excluding mortgage/home loans)', the CMS refers to 'Loans, credit and credit cards'. The train services market in the harmonised complaints database comprises 'transport of individuals and groups of persons and luggage by train. Includes: transport of private vehicles', while in the CMS, train services is defined simply as 'Railways'. While these discrepancies are small, for some markets they may nonetheless impede strictly uniform comparisons of the complaints data with the CMS data and/or the results of the assessment of detriment as conducted using this methodology. We therefore recommend that the terminology for the markets and the definition of the products they comprise be aligned across the CMS and the harmonised complaints database.

- 5) *In the Recommendation of the harmonised complaints database, markets vary in the granularity of the definition of the products they comprise.* For example, large household appliances are defined by the Recommendation as 'Major, durable household appliances whether electric or not; covers delivery, installation and repair where applicable.' The Recommendation then lists close to 30 examples of products that qualify for the market, from *cookers* to *water softeners*.<sup>35</sup> In contrast, the market 'electricity services' is defined as 'Includes: electricity supply; associated items such as hire of meters, reading of meters, standing charges, etc.' without further detailing any products. In this study, for both electricity services and mobile telephone services, additional specific products were therefore included as answer items in the consumer survey questionnaire. For electricity services for example, in the answer items we differentiated between an electricity subscription (with regular payments) and prepaid electricity (with payment upfront) as well as between standalone electricity and electricity as part of a bundle with other services (e.g. gas, water, insurance, etc.). This differentiation provided a more accurate picture of the type of electricity service linked to the detriment reported, which in turn should allow for more targeted policy measures. We therefore recommend that the product classification system in the complaints database/Recommendation be reviewed specifically for those markets which may merit a more granular definition of the products they comprise, when considering the need for targeted policy measures.

## **Section 8.2 - Questions for workshop participants**

- a) Do you have any suggestions or comments concerning the above conclusions and recommendations, or regarding additional aspects that might need to be considered in the product classification in specific markets?

### **8.3. Developing the Market Monitoring Survey**

219. The Consumer Market Scoreboard tracks the performance of over 50 EU consumer markets using indicators such as comparability of offers, trust in retailers, problems, complaints, satisfaction, switching and choice. Accordingly, it is an important tool for

<sup>35</sup> The list in full is: 'Cookers, ranges, ovens and micro-wave ovens; refrigerators, freezers and fridge-freezers; washing-machines, dryers, drying cabinets, dishwashers, ironing and pressing machines; air conditioners, humidifiers, space heaters, water heaters, portable heating appliances, ventilators and extractor hoods; vacuum cleaners, steam-cleaning machines, carpet shampooing machines and machines for scrubbing, waxing and polishing floors; other major household appliances such as safes, sewing machines, knitting machines, water softeners, etc.'

developing evidence-based and targeted market-specific consumer policy measures, at both the European and national level. The data for the Scoreboard is provided by the Market Monitoring Survey (MMS), a telephone-based consumer survey conducted every two years across the EU, Iceland and Norway that covers all the markets featuring in the CMS.

220. Given that the MMS includes a question on problems (as a basis for the problems rate indicator), it is in particular an essential source for information on consumer problems in specific markets. The MMS defines the problems rate as the percentage of respondents who experienced a problem in a market – either with a good or service, or the retailer/provider – within a market-specific reference period, as a proportion of those who purchased/paid for a good or service in the market in question within the same market-specific reference period.<sup>36</sup> Furthermore, the market penetration rate is defined in the MMS as the percentage of respondents who purchased/paid for a good or service in the market in question within the same market-specific reference period as a proportion of those who were sampled. These two variables can then be used to estimate the overall incidence rate of problems, by multiplying the rate of problems in the market by the market penetration rate.<sup>37</sup> This is an essential data source for determining required sample sizes for consumer surveys that measure consumer detriment (see above, Section 7.2.3). However, the MMS could be further refined to address the following issues identified in the course of the study:

- 6) *Problems caused by goods or services that were paid for at an earlier point in time, beyond the market-specific reference period, are not considered in the problems rate.* This may lead to a lower incidence rate of problems in specific markets such as the durable goods markets (e.g. large household appliances), where problems often occur after the reference period of 2 years (as evidenced by the results of this study). Nonetheless, in markets in which goods or services are purchased/paid for on a regular basis (e.g. subscription services) or shortly before use of the good or service (e.g. food, train services), this issue is not relevant. Accordingly, an increase in the reference period could be considered for those markets for which the current reference period might lead to a gap in the identification of relevant problems. For example, the reference period for durable goods markets such as large household appliances could be increased to 5 years.
- 7) *Currently, the information on problems provided by the MMS is unspecific.* As mentioned above, the MMS only indicates the percentage of respondents who experienced a problem in a market, without providing further details, which would however be of great interest as a complementary source of regular information on consumer problems across different markets. The results of this study have highlighted several options for further developing the MMS.

The first possible improvement concerns the wording of the question aimed at determining the rate of problems. The questionnaire in this study provides a list of examples of problems designed to jog the respondent's memory.<sup>38</sup> Our analysis of

<sup>36</sup> The question is formulated as follows: "Within the past [reference period] year(s), did you experience any problem with the [product/service] you purchased/you paid for, either with the product or the retailer/the service or provider, where you thought you had a legitimate cause for complaint?".

<sup>37</sup> For example, in the latest edition of the MMS (2013 at the time of writing), 19.9% of UK respondents who purchased a train service in the year prior to the survey reported that they experienced a problem. However, only 48% of respondents to the survey purchased a train service in the year prior to the survey. Accordingly, the overall incidence rate based on the MMS data is equivalent to  $19.9\% \times 48\% = 9.6\%$ .

<sup>38</sup> The question is formulated in this study as follows: *Does looking at the list below remind you of any problems experienced with [good/service] or with the [seller/provider] in the last [reference period] for which you feel you had a legitimate cause for complaint?*

- Faulty goods or services
- Late or no delivery
- Billing issues

three different screeners tested in the pilot phase has indicated that both the wording and the number of screener questions have an impact on the incidence rate. Accordingly, we recommend that the wording of the MMS be adapted to reflect these results, e.g. by including examples of problems.

The second option for developing the MMS is to include additional questions regarding the problem type, the detriment suffered and redress. This would provide regular information concerning these aspects across markets, which can then be used as a basis for launching a comprehensive analysis of detriment in the framework of market studies or cross-market assessments focusing on a small number of markets. If feasible in terms of resources, we would therefore recommend adding the following questions to the MMS, to be asked to those who reported experiencing a problem. These are:

- A question on the type of problem, which could be broadly in line with the 1st level classification of complaint categories in the Recommendation - such as 'Faulty goods or services', 'Late or no delivery', 'Billing issues', 'Poor customer service'. This will provide important contextual information for policy makers on the main problems in a given market;<sup>39</sup>
- A question on at least one key dimension of detriment, to be chosen on basis of the results of the main field work. This could be a question on financial detriment and/or time loss resulting from the problem and/or psychological detriment resulting from the problem;
- Finally, a question on whether or not the problem was satisfactorily resolved by the seller/provider would provide information in terms of the functioning of the redress system, because any redress (whether provided voluntarily by the seller/provider or as a result of e.g. an ADR proceeding) ultimately has the purpose of resolving the underlying issue.

If it were possible to add these questions to the MMS, this would provide an essential information base for policy makers and stakeholders interested in the functioning of EU markets in a consumer perspective.

### **Section 8.3 - Questions for workshop participants**

- a) Do you have any suggestions or comments concerning the recommendations for possible suggestions to further develop the Market Monitoring Survey?
- b) If only one dimension of detriment could be explored in a possible addition to the MMS, which dimension would you consider most relevant (financial detriment, time loss or psychological detriment)?

- *Poor customer service*
- *Misleading information or advertising*
- *Guarantee or warranty not honoured*
- *No or inadequate compensation offered when something went wrong*
- *Problems cancelling a contract*

<sup>39</sup> Depending on the market, specific categories would need to be deactivated or excluded (such as 'guarantees' for financial services).

#### 8.4. Complementary measurement of personal consumer detriment

221. Even with the proposed adaptations to the MMS outlined above, it still would not estimate all key dimensions of detriment relating to problems in these markets, nor include information on redress obtained. Yet when designing the appropriate targeted policy measures to address personal consumer detriment in specific markets, this information is of significant importance. This study therefore confirms the need for regular assessments of consumer detriment, to address the following issues:

- 8) *No comprehensive data source for measuring consumer detriment at EU level is currently available, other than the estimates provided by this study.* Therefore, in addition to the MMS, we recommend the periodic application of the methodology developed in this study at EU level, either for single-market assessments or cross-market assessments.

For a single-market assessment, e.g. in the context of market studies commissioned by the Commission, we suggest that the questions related to the assessment of detriment be included in the questionnaire of the consumer survey generally conducted in the framework of such studies, in addition to other study-specific questions. As indicated in Section 7, the minimum length of questions needed for the assessment of detriment is 10 questions (not including the 2 screener questions). Consequentially, in order to include these questions, the allocation of commensurate resources to the market studies would need to be considered.

As for cross-market assessments, if the assessment covers a small number of markets (e.g. six markets, as is the case in this study), based on the experience made in this study, it is relatively straightforward to develop separate sets of market-specific questions (market modules) to apply to each market. We therefore recommend developing a set of market modules for each of the markets subject to assessment, based on the guidance provided in Section 7. Such assessments could be conducted on a regular basis, potentially focusing each time on a separate set of markets. The choice of markets to assess could be based on those highlighted as particularly problematic by the MMS.<sup>40</sup>

However, if the assessment is to cover a larger number of markets (e.g. a substantial proportion of the 52 markets of the CMS), developing and applying a separate market module for each market may not be feasible. Nonetheless, in the course of this study we determined that, beyond minor market-specific modifications to question wording and answer items, a single market module can in some cases be applicable to multiple markets of the same type. As shown in Section 7, there are two main types of markets that generally require the same type of market-specific adaptations - goods markets and subscription services markets. We also indicated that additional broadly-applicable adaptations may be possible for certain types of goods, such as fast moving retail goods. However, for other markets that do not fall within either of these two categories (i.e. other services markets), we found that there are no uniformly applicable question and answer items. Still, we noted that adaptations for such markets can often draw on those proposed for goods and subscription services.

Hence, considering the potential applicability of market modules to multiple markets, in our view it would be feasible to conduct an assessment covering a large number of markets, e.g. by following a sector-based approach. Specifically, such an assessment could be based on a set of 'sector-based' modules (i.e. market

<sup>40</sup> Results of the MMS are already now considered for determining markets that are subject to an in-depth consumer market study.



modules that are applicable across several similar markets of the same sector), potentially coupled with individual market modules where a specific market requires this. In this respect, the market clusters of the CMS, which group markets on a thematic basis,<sup>41</sup> could be a basis for the sector-based modules. If there is a limit to the number of questions, the modules could be shortened by excluding certain contextual questions (outlined in Section 7) as needed. Such an assessment could then be conducted on a periodic basis covering all or a selection of EU Member States, depending again on the availability of resources allocated to this task. Regular assessments of large number of markets would also need to consider whether or not additional questions could be included in the MMS, to avoid overlaps between the MMS and the detriment surveys.

- 9) *Assessments of consumer detriment at Member State level are also either infrequent or are not conducted.* While this methodology is designed to be applicable across EU Member States, it is in principle applicable at the national level as well. Member States could therefore use the methodology or specific elements of it to improve their analysis of detriment at the national level. Furthermore, the regular measurement of consumer detriment at national level would also deliver other benefits in terms of the potential for Member States to exchange best practices and lessons learned in the application of the methodology (and in addressing the consumer problems causing the most detriment). As with the complaints database, the Commission could therefore raise awareness among Member States concerning the methodology for the purposes of national assessments of personal consumer detriment.

#### **Section 8.4 - Questions for workshop participants**

- a) Do you have any suggestions or comments concerning the proposed approach to application of the methodology in periodic single- or cross-market assessments, at EU or national level?
- b) How many countries do you consider as appropriate for a sample which can yield robust results for extrapolation at the EU level.
- c) Which information is needed to account for national needs in the assessment at Member State level?

<sup>41</sup> The groupings of markets are: Fast moving retail, (semi-) durable goods, automotive cluster, recreational services, insurance services, public transport, subscription network services such as utilities and telecoms, and banking services. Note that the following services markets are not classified in any of the clusters: 'legal and accountancy', 'personal care', 'maintenance', 'real estate', 'vehicle rental' and 'vehicle maintenance and repair'.

## Annex XVIII. Bibliography

The following table presents a list of literature reviewed throughout the course of the study.

**Table 1: List of literature reviewed**

Reference
ABCUL, High-Cost Consumer Credit Review, 2009.
Accan / Deakin University, Seeking Straight Answers: Consumer Decision-Making in Telecommunications, 2011.
Australian Bureau of Statistics, Unpaid Work and the Australian Economy, 1997.
Australian Government, Australian Consumer Survey 2011, 2011.
Australian Government, Consumer Policy in Australia: A Companion to the OECD Consumer Policy Toolkit, 2011.
Australian Productivity Commission, Documentation of CMOD, n.d.
Avraham, Ronen, Pain-and-Suffering Damages in Tort Law: Revisiting the Theoretical Framework and the Empirical Evidence, 2003. <a href="http://law.bepress.com/umichlwps/olin/art11">http://law.bepress.com/umichlwps/olin/art11</a> .
Avraham, Ronen, "Putting a Price on Pain-and-Suffering Damages: A Critique of the Current Approaches and a Preliminary Proposal for Change", <i>Northwestern University Law Review</i> , Vol. 100, No. 1, 2006, pp. 87–120.
Bar-Gill, Oren, and Rebecca Stone, "Mobile Misperceptions", <i>Harvard Journal of Law &amp; Technology</i> , Vol. 23, No. 1, 2009, pp. 49–118.
Bello, Lola, <i>Waiting to Be Heard</i> , 2009. <a href="http://books.google.com/books?id=XndgT2jYfhIC&amp;pgis=1">http://books.google.com/books?id=XndgT2jYfhIC&amp;pgis=1</a> .
Beshears, John, James J Choi, Brigitte C Madrian, and John Beshears, <i>How Are Preferences Revealed?</i> , 2008.
BEUC, <i>Unfair Commercial Practices: European Commission's Questionnaire on the Application of Directive 2005/29/EC - BEUC's Response</i> , 2011.
Capuano, Angelo, and Ian Ramsay, <i>What Causes Suboptimal Financial Behaviour? An Exploration of Financial Literacy, Social Influences and Behavioural Economics</i> , 2011. <a href="http://www.masters.law.unimelb.edu.au/files/dmfile/FINANCIAL_LITERACY_PROJECT_RESEARCH_REPORT_MARCH_20111.pdf">http://www.masters.law.unimelb.edu.au/files/dmfile/FINANCIAL_LITERACY_PROJECT_RESEARCH_REPORT_MARCH_20111.pdf</a> .
Cartwright, Peter, <i>The Vulnerable Consumer of Financial Services: Law, Policy and Regulation</i> , n.d. <a href="http://www.nottingham.ac.uk/business/forum/documents/researchreports/paper78.pdf">http://www.nottingham.ac.uk/business/forum/documents/researchreports/paper78.pdf</a> .
Charlotte Duke, <i>Behavioural Biases and Consumer Detriment</i> , 2012.
Chuah, Swee Hoon, and James Devlin, <i>Research Note: Behavioural Economics and the Financial Services Consumer: A Review</i> , 2010.
Citizens Advice, <i>Notes for Financial Inclusion Commission: Making Financial and Related Markets Work for Consumers in Vulnerable Situations</i> , n.d.
Civic Consulting, <i>Consumer Market Study of the Functioning of the Market for Vehicle Fuels from a Consumer Perspective</i> , 2014.
Civic Consulting, <i>The Over-Indebtedness of European Households : Updated Mapping of the Situation, Nature and Causes , Effects and Initiatives for Alleviating Its Impact - Final Report</i> , 2013.
Civic Consulting, <i>Consumer Market Study on the Functioning of the Market for Internet Access and Provision from a Consumer Perspective</i> , 2012.

Civic Consulting, Evaluation of the Effectiveness and Efficiency of Collective Redress Mechanisms in the European Union Final Report Part I : Main Report, 2008.

Civic Consulting, Study on the Application of Directive 2005/29/EC on Unfair Commercial Practices in the EU, 2011.

Civic Consulting, Study Regarding the Problems Faced by Consumers in Obtaining Redress for Infringements of Consumer Protection Legislation, and the Economic Consequences of Such Problems, 2008.

Consumer Affairs Victoria, Consumer Confidence and Market Experience Study, 2011.

Civic Consulting, Consumer Detriment in Victoria: A Survey of Its Nature, Costs and Implications, Melbourne, 2006.

Civic Consulting, Consumer Detriment Survey, 2006.

Consumer Focus, Detriment 2008-2012 Survey Analysis, 2012.

Consumer Utilities Advocacy Centre, Minimising Consumer Detriment from Energy Door-to-Door Sales, 2012.

Delace, Jessica, The Psychology and Behavior of Consumers in the Fashion Industry, 2011.

Diamond, Ellen, "Fashion Retailing: A Multi-Channel Approach (Chapter 4: The Fashion Consumer: Identification and Analysis)", Fashion Retailing: A Multi-Channel Approach, 2006, pp. 71–96.

ESRC / Centre for Competition Policy / UEA, Benchmarking the Performance of the UK Framework Supporting Consumer Empowerment through Comparison against Relevant International Comparator Countries, 2008.

ESRC Centre for Competition Policy, Behavioural Economics in Competition and Consumer Policy, 2013.

Europe Economics, A New Consumer Credit Regime: Benefits, Compliance Costs and Firm Behaviour, 2013.

Europe Economics, An Analysis of the Issue of Consumer Detriment and the Most Appropriate Methodologies to Estimate It, London, 2007.

Europe Economics, Annex: Handbook to Assess Consumer Detriment, 2006.

Europe Economics, Assessing the Impact of Policy on Consumer Detriment - Annexes, 2007.

Europe Economics, Consumer Detriment Project, 2006.

Europe Economics, Consumer Detriment Survey - Revised Questionnaire, 2007.

Europe Economics, Digital Content Services for Consumers: Assessment of Problems Experienced by Consumers (Lot 1) Report 4: Final Report, 2011.

European Commission, COM (2011) 635 Final - Proposal for a Regulation on a Common European Sales Law, 2011.

European Commission, Economic Study on Consumer Digital Content Products, 2015.

European Commission, COM(2015) 116 Final - The 2015 EU Justice Scoreboard, 2015.

European Commission, Commission Recommendation of 12.5.2010 on the Use of a Harmonised Methodology for Classifying and Reporting Consumer Complaints and Enquiries, 2010.

European Commission, Commission Staff Working Document Accompanying the Communication on Quantifying Harm in Actions for Damages Based on Breaches of Article 101 or

102 of the Treaty on the Functioning of the European Union. SWD (2013) 205., 2013.

European Commission, Consumer Market Study on the Functioning of Market for Second-Hand Cars from a Consumer Perspective - Part 1, 2014.

European Commission, Consumer Market Study on the Functioning of Market for Second-Hand Cars from a Consumer Perspective - Part 2, 2014.

European Commission, Consumer Market Study on the Functioning of Market for Second-Hand Cars from a Consumer Perspective - Part 3, 2014.

European Commission, Consumer Markets Scoreboard - 10th Edition, 2014.

European Commission, Consumer Conditions Scoreboard Consumer at Home in the Single Market, 2015.

European Commission, Consumer Market Study on the Functioning of Legal and Commercial Guarantees for Consumers in the EU Final report, December, 2015.

European Commission, Consumer Market Study on the Functioning of Legal and Commercial Guarantees for Consumers in the EU Annex, December, 2015.

European Commission, Consumer vulnerability across Key Markets in the EU: Final Report, 2016.

European Commission, Market Study on the Functioning of the Market for Second Hand Cars from a Consumer Perspective: Key Findings, 2012.

European Commission, Monitoring Consumer Markets in the European Union 2013 - Part I, 2013.

European Commission, Monitoring Consumer Markets in the European Union Part II - Market Reports, 2013.

European Commission, Monitoring Consumer Markets in the European Union Part III - Country Reports, 2013.

European Commission, Provision of Two Online Consumer Surveys as Support and Evidence Base to a Commission Study : Identifying the Main Cross-Border Obstacles to the Digital Single Market and Where They Matter Most, 2015.

European Commission, “Regulatory Fitness and Performance Programme (REFIT) State of Play and Outlook ‘REFIT Scoreboard’”, No. May, 2015, pp. 1–149.

European Commission, Special Eurobarometer 420 Passenger Rights, 2014.

European Commission, Special Eurobarometer 422a Quality of transport, 2014.

European Commission, SWD (2013) 271 Final - The Functioning of the Market for Internet Access and Provision from a Consumer Perspective in the European Union, 2013.

European Commission, SWD (2014) 199 Final - The Functioning of the Vehicle Fuels Markets for Consumers in the European Union, 2014.

European Commission, The Consumer Conditions Scoreboard - 9th Edition, 2013.

European Consumer Center Ireland, Annual report, 2013.

European Parliament, Consumer Protection Aspects of Financial Services, 2014.

Evans, Phil, Assessing Consumer Detriment, Second Symposium on Trends in Retail Competition: Private Labels, Brands, and Competition Policy, 2006.

Evans, Phil, In Search of the Marginal Consumer: The FIPRA Study, FIPRA, 2008.

Fehr, Ernst, and Antonio Rangel, “Neuroeconomic Foundations of Economic Choice—Recent Advances”, *Journal of Economic Perspectives*, Vol. 25, No. 4, November 2011, pp. 3–30. <http://pubs.aeaweb.org/doi/abs/10.1257/jep.25.4.3>.

Festjens, Anouk, and Chris Janiszewski, "The Value of Time", *Journal of Consumer Research*, 2015.

Financial Conduct Authority, *Applying Behavioural Economics at the Financial Conduct Authority*, 2013. <http://www.t-cpeople.co.uk/occasional-paper-1.pdf>.

Financial Conduct Authority, *Consumer Credit and Consumers in Vulnerable Circumstances*, 2014.

Flores, Miguel, and Catherine Waddams Price, *Consumer Behaviour in the British Retail Electricity Market*, CCP Working Paper, 2013.

Geistfeld, Mark, "Placing a Price on Pain and Suffering: A Method for Helping Juries Determine Tort Damages for Nonmonetary Injuries", *California Law Review*, Vol. 83, No. 3, 1995, pp. 773 – 852.

George, Mike, Cosmo Graham, and Linda Lennard, *Future Services: Putting Things Right Complaints Handling and Dispute Resolution in the Utilities*, 2005.

GfK NOP Social Research / UK BIS, *Consumer Empowerment Survey Report*, 2015.

Grant Thornton / National Consumer Agency, *The Home Construction Industry and the Consumer in Ireland - Key Findings and Recommendations*, 2008.

Guerriere, Denise N, Jennifer E Tranmer, Wendy J Ungar, Venika Manoharan, and Peter C Coyte, "Valuing Care Recipient and Family Caregiver Time: A Comparison of Methods.", *International Journal of Technology Assessment in Health Care*, Vol. 24, No. 1, 2008, pp. 52–59.

Hansen, Ingo, "Determination and Evaluation of Traffic Congestion Costs", *European Journal of Transport and Infrastructure Research*, Vol. 1, No. 1, 2001, pp. 61–72.

HM Treasury, *The Green Book - Appraisal and Evaluation in Central Government*, 2011. [http://www.hm-treasury.gov.uk/d/green\\_book\\_complete.pdf](http://www.hm-treasury.gov.uk/d/green_book_complete.pdf).

Hunter, John, Christos Ioannidis, Elisabetta Iossa, and Len Skerrat, *Measuring Consumer Detriment under Conditions of Imperfect Information*, 2001.

ICF - GHK, *Consumer Rights and Economic Growth*, 2013.

Ipsos MRBI / Competition and Consumer Protection Commission, *Consumer Detriment Survey 2014*, 2014.

Joint Research Centre - European Commission, *Consumer Conditions Scoreboard - Issue Paper*, September 2013, 2013.

Judicial Studies Board for Northern Ireland, *Guidelines for the Assessment of General Damages in Personal Injury Cases in Northern Ireland*, 2013.

Karapanou, Vaia, and Louis Visscher, "Towards a Better Assessment of Pain and Suffering Damages", *Journal of European Tort Law*, Vol. 1, No. 1, March 2010, pp. 48–74. <http://www.degruyter.com/view/j/jetl.2010.1.issue-1/jetl.2010.48/jetl.2010.48.xml>.

Latitude Insights, *Taxi Services Commission: Consumer Detriment Research*, 2012.

Leiter, Andrea, Magdalena Thoeni, and Hannes Winner, *Evaluating Human Life Using Court Decisions on Damages for Pain and Suffering*, 2010.

Loewenstein, George, and Peter A. Ubel, "Pain and Suffering Awards: They Shouldn't Be (Just) about Pain and Suffering", *The Journal of Legal Studies*, Vol. 37, No. 2, 2008, pp. 195–216.

Loi, Massimo, Anna Manca, Michela Nardo, and Rossana Rosati, *The Consumer Empowerment Index: A Measure of Skills, Awareness and Engagement of European Consumers*, 2011.

London Economics / VVA Consulting/ Ipsos Mori, *Consumer Vulnerability across Key Markets in the European Union: Final Report*, 2016.

London Economics, *Measuring Consumer Detriment from Postal Quality-Price Misperceptions in France*, 2011.

London Economics, Study on Consumer Detriment in the Area of Dynamic Packages, London, 2009.

London Economics / OFT, Evaluation of a Sample of Consumer Enforcement Cases, 2009.

Lunn, Pete, Telecommunications Consumers: A Behavioural Economic Analysis, 2012.

Lunn, Pete, and Sean Lyons, Behavioural Economics and “Vulnerable Consumers”: A Summary of Evidence, 2010.

Lunn, Peter D., “Are Consumer Decision-Making Phenomena a Fourth Market Failure?”, Journal of Consumer Policy, No. January, 2015.

Lunn, Peter D., “Telecommunications Consumers: A Behavioral Economic Analysis”, Journal of Consumer Affairs, Vol. 47, No. 1, 2013, pp. 167–189.

Lunt, Dr. Peter, Johanna Körting, Laura Miller, and Joseph Ungemah, The Psychology of Consumer Detriment: A Conceptual Review, London, 2006.

Marsden, Philip, and Peter Whelan, “‘Consumer Detriment’ and Its Application in EC and UK Competition Law”, British Institute of International and Comparative Law, No. July, 2006.

n.a., Projection Methodology: Estimates of Economic Loss of Consumer Detriment in Japan, n.d.

Niemeyer, Paul, “Awards for Pain and Suffering: The Irrational Centerpiece of Our Tort System”, Virginia Law Review, Vol. 90, 2004, pp. 1401–1421.

OECD, Consumer Policy Toolkit, Paris, 2010.

OECD, Consumer Policy Toolkit, Chapter 3, 2010.

OECD, Enhancing Consumer Policy Making: The Role of Consumer Surveys, 2012.

OECD, Roundtable on Economics for Consumer Policy - Summary Report, 2007.

Office of Fair Trading, Consumer Detriment: Assessing the Frequency and Impact of Consumer Problems with Goods and Services, 2008.

Office of Fair Trading, “What Does Behavioural Economics Mean for Competition Policy?”, No. March 2010, pp. 1–40.

Office of Fair Trading, Regulating Consumer Credit - Technical Paper, 2012.

Office of Fair Trading, Session 2: Emerging Issues in Consumer Protection: New Conceptual Frameworks - Presentation by Andrew Pickering, 2012.

Office of Fair Trading, and Stephen Davies, A Review of OFT’s Impact Estimation Methods, 2010.

Office of Gas and Electricity Markets, Consumer Vulnerability Strategy, London, 2013.

OFT, Consumer Law and Business - Drivers of Compliance and Non-Compliance, 2010.

Oxera, Quantifying Antitrust Damages: Towards Non-Binding Guidance for Courts, 2009.

Pakola, Jukka, Marjukka Pietila, Rauli Svento, and Heikki Karjaluoto, An Investigation of Consumer Behaviour in Mobile Phone Markets in Finland, 32nd EMAC Conference: New Technologies and E-Marketing, 2003.

PriceWaterhouseCoopers, “Lessons Learned”: A Cross-Sectoral Study of Issues That Have Been Detrimental or a Risk to Customers through the Introduction of Market Reform, 2014.

Small, Kenneth, "Valuation of Travel Time", *Economics of Transportation*, Vol. 1, No. 1, 2012.

Swedish Consumer Agency, *Swedish Consumer Report*, 2015.

TNS / Consumer Focus, *Consumer Detriment 2012*, 2012.

TNS / Department for Business Innovation and Skills, *Consumer Engagement and Detriment Survey*, 2014.

TNS Opinion & Social / European Commission, *Special Eurobarometer 342 - Consumer Empowerment*, 2011.

TNS Political & Social / European Commission, *Flash Eurobarometer 358 - Consumer Attitudes Towards Cross-Border Trade and Consumer Protection*, 2013.

TNS Political & Social / European Commission, *Flash Eurobarometer 359 - Retailers' Attitudes Towards Cross-Border Trade and Consumer Protection*, 2013.

Tribunale di Milano, *Liquidazione Del Danno Non Patrimoniale - Tabelle 2014*, 2014.

University of Amsterdam, *Digital Content Contracts for Consumers - Analysis of the Applicable Legal Frameworks and Suggestions for the Contours of a Model System of Consumer Protection in Relation to Digital Content Contracts*, 2011.

Viscusi, W. Kip, "Pain and Suffering in Product Liability Cases: Systematic Compensation of Capricious Awards", *International Review of Law and Economics*, Vol. 8, 1988, pp. 203–220.

Vlaev, Ivo, Nick Chater, Ben Seymour, and Joel Winston, "Social Effects on Valuation of Pain", *European Perspectives on Cognitive Science*, 2011, pp. 1–6.  
<http://www.nbu.bg/cogs/eurocogsci2011/proceedings/pdfs/EuroCogSci-paper209.pdf>.

Waddams Price, Catherine, and Chris M. Wilson, "Do Consumers Switch to the Best Supplier?", *Oxford Economic Papers*, Vol. 62, 2010, pp. 647–668.

Xavier, Patrick, *Behavioural Economics and Customer Complaints in Communications Markets*, 2011.

Source: Civic Consulting.



## Annex XIX. Mapping of Commission complaints database classification categories to problem types

The following table presents the mapping of Commission complaints database classification categories to problem types in questionnaire developed for the study.

Table 1. Mapping of Commission complaints database classification categories to problem types in questionnaire

Commission complaints database - Level 1	Commission complaints database - Level 2	Description of type of complaint in EC complaints database	Suggested problem type in questionnaire, relating to goods	Suggested problem type in questionnaire, relating to services
<b>1. Quality of goods and services</b>	1.1. Defective, caused damage	The good is faulty, not working, caused damage or the service was not fully fulfilled or caused damage. Does not include: Issues relating to health and safety (Category 10)	<b>Good faulty Good caused damage</b>	<b>Service not fully fulfilled Service caused damage</b>
	1.2. Not in conformity with order	The delivered good or service is not similar in form or character as to the good or service described in the order. Includes: Unsatisfactory quality and counterfeit products	<b>Good of unsatisfactory quality or not as described</b>	<b>Service of unsatisfactory quality or not as described</b>
	1.3. Not fit for particular purpose	The delivered good or service is not fit for the particular purpose for which the consumer required it and which he made known to the trader at the time of conclusion of the contract or sale.		
<b>2. Delivery of goods/provision of services</b>	2.1. Not delivered/not provided	The good was not delivered / the service was not provided at all to the consumer. Failure by the trader to provide a good or a service. Includes: Loss, incorrect delivery and cancellation	<b>Good only partially delivered or not at all delivered</b>	<b>Service only partially provided or not at all provided</b>
	2.2. Partially delivered/partially provided	The delivery of the good was not complete because items were missing or the service was only partly provided.		
	2.3. Delay	The good was not delivered / the service was not provided, in due time (expected or agreed time).	<b>Good delivered late</b>	<b>Service provided late</b>
	2.4. Not available/No access	The consumer has no access to the goods or services provided by a trader, or some goods or services are not available or are no longer available to the consumer. For example, internet and telephone connection, gas/electricity or a discontinued product line which used to be sold in the local store. Does not include: Goods or services which a trader is legally obliged to provide and are not delivered or are not provided (Category 2.1). Goods or services which are on sale and a trader refuses to sell or supply to a consumer (Category	<i>Not relevant for assessing personal consumer detriment</i>	<i>Not relevant for assessing personal consumer detriment</i>

	2.5).			
	2.5. Refusal to sell/provide a good or service	The refusal to sell or supply to a consumer a good or a service which is for sale.	<i>Not relevant for assessing personal consumer detriment</i>	<i>Not relevant for assessing personal consumer detriment</i>
	2.6. Suspension of the delivery of a good or the provision of a service without prior notice	The delivery of a good or the provision of a service is unexpectedly stopped.	<i>Merged with problem types for categories 2.1 and 2.2.</i>	<b>Provision of service unexpectedly stopped</b>
	2.7. Opening hours	Refers to cases where opening hours limit the consumer's opportunities for contacting the trader	<i>Not relevant for assessing personal consumer detriment</i>	<i>Not relevant for assessing personal consumer detriment</i>
	2.8. Customer service	The consumer was not satisfied with the customer service provided by the trader in relation to the purchase of a good up to the point of sale / in relation to the purchase of a service up to the point of delivery of the service. Includes: Queue length	<b>Customer service unsatisfactory</b>	<b>Customer service unsatisfactory</b>
	2.9 After-sales service/assistance	Customer support after the purchase of a good or service was not satisfactory to the consumer in terms of communication and or process. Includes: Difficult, expensive or no access to the call centre.		
	2.10. Other issues related to the delivery of goods/provision of services			
<b>3. Price / Tariff</b>	3.1. Price / tariff change	Changes in price or tariff.	<i>Not relevant for assessing personal consumer detriment</i>	<b>Was charged a higher price than others for the same service or price increased unexpectedly</b>
	3.2. Price discrimination	A pricing strategy that charges customers different prices for the same good or service. Does not include: Issues related to incorrect or misleading indication of prices / tariffs and	<b>Was charged a higher price than others for the same good</b>	

		labelling (Category 7.2).		
	3.3. Tariff transparency (unclear, complex)	The information on how a tariff has been composed, such as what components or services are included and what are not, is unclear and/or complex. This category includes supplementary charges like fees for late payments, penalty charges, administration, delivery, etc. Does not include: Issues related to incorrect or misleading indication of prices / tariffs and labelling (Category 7.2).	<b>Did not choose the best good due to unclear or complex pricing</b>	<b>Did not choose the best offer due to unclear or complex tariffs</b>
	3.4. Other issues related to price/tariff	Does not include: Issues related to incorrect or misleading indication of prices / tariffs and labelling (Category 7.2).		
<b>4. Invoicing / billing and debt collection</b>	4.1. Incorrect invoice/bill	Wrong invoice for example when data on the invoice are not correct such as the account number, the name of the good or the service, or the amounts charged. This includes double invoicing/billing.	<b>Bill incorrect (e.g. I was overcharged)</b>	<b>Bill incorrect (e.g. I was overcharged)</b>
	4.2. Unclear invoice/bill	Invoice not understandable; lack of transparency as to what goods or services are charged or where the total amount comes from.	<b>Bill unclear</b>	<b>Bill unclear</b>
	4.3. Non-issue of invoice or difficult access to invoice/monthly statement	Invoice has not been sent to the consumer or the consumer is not able to access the invoice or monthly statement, for example by internet.	<b>Bill not received or could not be accessed</b>	<b>Bill not received or could not be accessed</b>
	4.4. Unjustified invoicing/billing	Invoicing for goods or services not purchased.	<b>Was charged for goods I didn't purchase</b>	<b>Was charged for services I didn't purchase</b>
	4.5. Debt collection	Refers to issues relating to the collection by the trader of outstanding invoiced amounts.	<b>Unreasonable debt collection practices</b>	<b>Unreasonable debt collection practices</b>
	4.6. Other issues related to invoicing/billing and debt collection			
<b>5. Warranty/statutory</b>	5.1. Warranty / statutory guarantee	The trader does not fulfil his obligations with respect to the warranty / statutory guarantee (i.e. consumer rights provided	<b>Problems with</b>	<b>Problems with</b>

<b>guarantee and commercial guarantees</b>	not honoured	by law).	<b>guarantee/warranty</b>	<b>guarantee/warranty</b>
	5.2. Commercial guarantee not honoured	The trader does not fulfil his obligations with respect to his own commercial guarantees.		
<b>6. Redress</b>	6.1. Difficult access to redress	The consumer has difficulties in getting information on where to complain and claim redress (e.g. no phone number, no email or all telephone lines busy).	<b>Compensation inadequate or not offered at all</b>	<b>Compensation inadequate or not offered at all</b>
	6.2. No redress	Outside the scope of the usual legal warranties and commercial guarantees, the consumer is not given redress. The consumer is not given redress for e.g. losses, damages or injuries.		
	6.3. Part or incorrect redress	The consumer is not given the full redress according to his/her expectations e.g. in relation to losses, damages or injuries.		
	6.4. Delayed redress	The redress is not given or provided in due time (expected or agreed time).		
	6.5. Other issues related to redress			
<b>7. Unfair Commercial Practices</b>	7.1. Misleading contractual terms and conditions	The information on contractual terms and conditions is misleading if it causes or is likely to cause the average consumer to take a transactional decision that he would have otherwise not taken, either because the information is false and is therefore untruthful, or in any way, including overall presentation, deceives or is likely to deceive the average consumer, even if the information is correct.	<b>Contractual terms and conditions misleading</b>	<b>Contractual terms and conditions misleading</b>
	7.2. Incorrect or misleading indication of prices / tariffs and labelling	The price indicated on the label, price list or elsewhere does not fully or wholly represent the price (hidden charges) or is just wrong. Includes other labelling particulars (name of a product, manufacturer, minimum durability date (where applicable), risk etc.), the form of labels, their location, etc. Does not include: Issues related to price/tariff (Category 3);	<b>Misleading or incorrect indication of price (e.g. hidden charges)</b>	<b>Misleading or incorrect indication of price (e.g. hidden charges)</b>

		invoicing/billing and debt collection (Category 4); labelling about health and safety (Category 10.2)		
	7.3. Misleading advertising	Advertising is misleading if it: contains false information and is therefore untruthful, or omits or hides material information that the average consumer needs to take a decision, or in any way, including overall presentation, deceives or is likely to deceive the average consumer, even if the information is correct, and causes or is likely to cause the consumer to take a transactional decision that he would not otherwise have taken.	<b>Advertising was misleading</b> <b>Received false advice when buying the good</b>	<b>Advertising was misleading</b> <b>Received false advice when signing the contract</b>
	7.4. Unsolicited advertising	Refers to unsolicited communications for the purposes of direct marketing either without the consent of the consumer or in respect of a consumer who does not wish to receive these communications.	<i>Not relevant for assessing personal consumer detriment</i>	<i>Not relevant for assessing personal consumer detriment</i>
	7.5. Unsolicited goods or services	Refers to goods or services delivered or provided which were not requested	<b>Was delivered other goods I didn't request</b>	<b>Was provided other services I didn't request</b>
	7.6. Aggressive selling practices	A practice is considered aggressive if the average consumer's freedom of choice or conduct is significantly impaired. This means a commercial practice uses harassment, coercion, including physical force, or undue influence. "Undue influence" means "exploiting a position of power in relation to the consumer so as to apply pressure, even without using or threatening to use physical force, in a way which significantly limits the consumer's ability to make an informed decision."	<b>Was put under pressure when buying good</b>	<b>Was put under pressure when signing up to service</b>
	7.7. Fraudulent practices	Fraud is the crime or offence of deliberately deceiving another in order to damage them — usually, to obtain property or services unjustly.	<b>Was defrauded when buying good</b>	<b>Was defrauded when buying service</b>
	7.8. Other unfair commercial practices	This category includes other unfair commercial practices such as misleading or false pre-sale advice.		
<b>8. Contracts and sales</b>	8.1. Unfair contractual terms / change of	A contractual term which has not been individually negotiated is regarded as unfair if, contrary to the requirement of good faith, it causes a significant imbalance in the parties' rights and obligations arising under the contract,	<b>Contractual terms unfair or changed by seller/supplier without</b>	<b>Contractual terms unfair or changed by service provider without my</b>

	contractual terms	to the detriment of the consumer. A change of contractual term will be regarded as unfair if the trader unilaterally changes the contractual terms causing a significant change in the rights and obligations in the contract, to the detriment of the consumer. Does not include: Misleading contractual terms and conditions (Category 7.1).	<b>my consent</b>	<b>consent</b>
	8.2. Lack of information	The consumer does not receive information required in the contract. (e.g. information about the trader, the main characteristics of the item, the sale, and delivery costs).	<b>Missing or incomplete information in the contract</b>	<b>Missing or incomplete information in the contract</b>
	8.3. Order confirmation (not received/wrong)	The consumer does not get a confirmation of an order or receives an incorrect order confirmation.	<b>Order confirmation not received or wrong</b>	<b>Order confirmation not received or wrong</b>
	8.4. Cooling-off period / Right of withdrawal	The trader does not fulfil a consumer's right to withdraw from a contract or a consumer's right to reconsider a transaction within the cooling-off period (possible in certain circumstances).	<b>Could not return the good when I changed my mind after buying</b>	<b>Could not cancel the contract when I changed my mind after signing up</b>
	8.5. Payments (e.g. Prepayments and instalments)	Issues related to payments as stated in the contract. For example prepayments and the distribution of payment to traders based upon a regular schedule (instalments)	<b>Problems related to prepayments or instalments</b>	<b>Problems related to prepayments or instalments</b>
	8.6. Rescission of contract	Issues related to stopping or cancelling a contract. Rescission of a contract is a termination outside the withdrawal period.	<b>Problems cancelling my contract/order</b>	<b>Problems cancelling my contract</b>
	8.7. Minimum contractual period	Refers to the period for which a subscription cannot be cancelled, which the consumer perceives as too long.		
	8.8. Other issues related to contracts and sales			
<b>9. Provider change/switching</b>	9.1. Provider change /switching	Issues related to change of providers.	<i>Not applicable for goods</i>	<b>Problems changing my service provider</b>

---

**10. Safety - covers both goods (including food) and services**

10.1. Product safety - covers both goods (including food) and services

Product safety covers any product which, under normal or reasonably foreseeable conditions of use (including duration and, where applicable, putting into service, installation and maintenance requirements), conforms to applicable requirements set out in legislation, or does not present any risk or only the minimum risks compatible with the product's use considered to be acceptable and consistent with a high level of protection for the safety and health of persons, taking into account the following points in particular:

- the safety requirements set out in legislation
- the characteristics of the product, including its composition,
- the effect on other products, where it is reasonably foreseeable that it will be used with other products,
- the categories of consumers at risk when using the product, in particular children and the elderly.

**Good or packaging unsafe or safety labelling inadequate**

**Service unsafe or safety instructions inadequate**

---

10.2. Package, labelling and instructions - covers both goods (including food) and services

One of the objectives of labelling is to guarantee that consumers have access to complete information on the content and composition of products, in order to protect their health and safety. This includes any information that may provide details on a particular aspect of the product related to health and safety, such as the production method. Labelling would need to entail elements such as: unsafe packaging including hazardous substances or unsuitable for children (choking etc.). Labelling of certain non-food products must also contain particular information, in order to guarantee their safe use and allow consumers to exercise real choice.



<b>11. Privacy and data protection</b>			<b>Problems relating to data protection/privacy</b>	<b>Problems relating to data protection/privacy</b>
	11.1. Data protection	<p>Complaints are of this type when personal data (any information relating to an identified or identifiable natural person) are at risk or not processed in line with the national laws on data protection. Organisations are obliged to process personal data fairly and lawfully, for specified, explicit and legitimate purposes and not to process them further in a way incompatible with those purposes. The data must be adequate, relevant and not excessive in relation to the purposes for which they are collected and/or further processed. The data controller must implement appropriate technical and organisational measures to protect personal data against accidental or unlawful destruction or accidental loss, alteration, unauthorised disclosure or access.</p> <p>Includes destruction, disclosure or theft of data owned by the consumer, e.g. data from a hard drive are copied during a maintenance routine. If personal data are involved, the nature of complaint will be 'privacy'</p>		
	11.2. Privacy	Complaints are of this type if an individual's right to privacy is endangered or not respected. For instance an individual's right to private correspondence is not respected or when an individuals' behaviour is monitored without a proper legal reason e.g. when purchasing online.		
	11.3. Other issues related to privacy and data protection	Other issues not covered by the other categories in Section C. For example, complaints concerning discrimination in consumer transactions, environmental and social responsibility issues relevant to consumer transactions, taste, decency and offensiveness in audiovisual services		

Source: European Commission, *Commission Recommendation of 12.5.2010 on the Use of a Harmonised Methodology for Classifying and Reporting Consumer Complaints and Enquiries*, 2010; Problem types identified by Civic Consulting.

## Annex XX. Quality control applied prior to the assessment of the magnitude of consumer detriment

As described in Annex XIV, TNS opinion (in charge of the implementation of the consumer surveys conducted for the study) first conducted extensive quality checks and removed outliers/wrong answers from the datasets, based on its standard quality assurance procedures. Before we proceeded with the assessment of the magnitude of personal consumer detriment on the basis of the consumer survey responses, we applied an additional layer of quality control regarding cases of very high levels of reported detriment to ensure that results would be unbiased from outliers.

The rationale behind this additional layer of quality control was to safeguard conservative, high quality estimates while taking into account plausible cases of very high detriment in the assessment (which were rare). In this process, we reviewed all cases with very high input amounts regarding price, costs incurred and redress obtained (i.e. the input questions), in each market and mode. On the basis of the contextual information reported in these cases, and by means of the detailed approach applied for measuring detriment, we checked the full case for consistency. The checks included checking consistency between the following items:

- Regarding the nature of the problem:
  - The type of product (as indicated in question M1) and its price (M3);
  - The type of product and the problem description (M6);
- Regarding the costs incurred by the respondent:
  - The problem description (M6) and the action taken by the consumer (M9);
  - The problem description (M6) and the costs to sort out the problem (M12);
  - The kind of action(s) taken by the consumer (M9) and the costs to sort out the problem (M12);
  - The type of product (M1), its price (M3) and the replacement costs (M12), if any;
- Regarding the level of redress received by the respondent:
  - The trader's response to the problem (M14) and the level of redress received (M15);
  - The problem description (M6) and the level of redress received (M15);
  - The level of redress received (M15), the product price (M3) and the costs incurred (M7 and M12);
  - The level of redress received (M15) and the problem resolution (Q16).

Where we identified inconsistencies and contradictions, we excluded cases for which we had reasonable doubt as to the plausibility of the response from the assessment of the magnitude of consumer detriment. In cases where respondents provided high input values, but no inconsistencies or contradictions were found, the case was included in the assessment.

The table below presents the results of the second layer of quality checks and the cases that were excluded from the assessment of the magnitude of consumer detriment.

**Table 1: Cases excluded from the assessment of the magnitude of consumer detriment due to identified inconsistencies and contradictions**

Market	Face-to-face	Online
<b>Mobile telephone services</b>	1 case identified (‘Nresp’: 2681)	4 cases identified (‘Nresp’: 45445; 54517; 49993; 81986)
<b>Clothing, footwear and bags</b>	No case identified	1 case identified (‘Nresp’: 81223)
<b>Train services</b>	No case identified	3 cases identified (‘Nresp’: 74015; 78803; 28356)
<b>Large household appliances</b>	No case identified	No case identified
<b>Electricity services</b>	No case identified	7 cases identified (‘Nresp’: 66993; 42297; 78741; 70642; 30046; 89001; 77542)
<b>Loans, credit and credit cards</b>	No case identified	6 cases identified (‘Nresp’: 2667; 29116; 2668; 55108; 85132; 24387)

Source: Civic Consulting. Note: ‘Nresp’ is an identifier variable in the survey datasets.

As indicated in the table above, a limited number of cases (7 or less per market) were identified and excluded from the assessment of the magnitude of consumer detriment.

All other cases were included in the assessment of the magnitude of consumer detriment. In particular, to ensure the highest base sizes possible, cases were included in the calculation of pre- and post-redress financial detriment as long as all the values necessary for the calculation of financial detriment for the specific case were not missing. For example, for a given case, if the respondent did not indicate the price (i.e. resulting in a missing value in M3) but the price was not needed in the calculation of financial detriment (e.g. if the problem description (in M6) was such that there was no reduction in value involved in that case), financial detriment could be calculated. Furthermore, for M12 (costs to sort out the problem), we calculated the sum of the three cost items and excluded cases only when values were missing for all three items.

## Annex XXI. Pre- and post-redress financial detriment for consumers who sought redress

The table below shows the average and median pre- and post-redress financial detriment incurred by online respondents across the sample countries who indicated that they sought redress, i.e. they took one or several of the following actions to sort out the problem:<sup>1</sup>

- Made a complaint to the seller/provider or to a government body or consumer organisation;
- Asked the seller/provider for repair, replacement or refund;
- Asked the seller/provider for compensation for damages or losses;
- Took the seller/provider to an out-of-court dispute settlement/alternative dispute resolution body (ADR); or
- Took the seller/provider to court.

**Table 1: Financial detriment per respondent who experienced a problem and sought redress (average and median, in Euro), online survey**

Market	Pre-redress financial detriment	Post-redress financial detriment
Mobile telephone services	62.7 (13.9)	50.3 (8.5)
Clothing, footwear and bags	49.7 (33.2)	21.7 (6.5)
Train services	71.7 (30.4)	46.6 (18.0)
Large household appliances	334.2 (399.9)	158.9 (25.0)
Electricity services	161.3 (30.2)	137.4 (20.0)
Loans, credit and credit cards	304.6 (15.6)	201.0 (5.0)

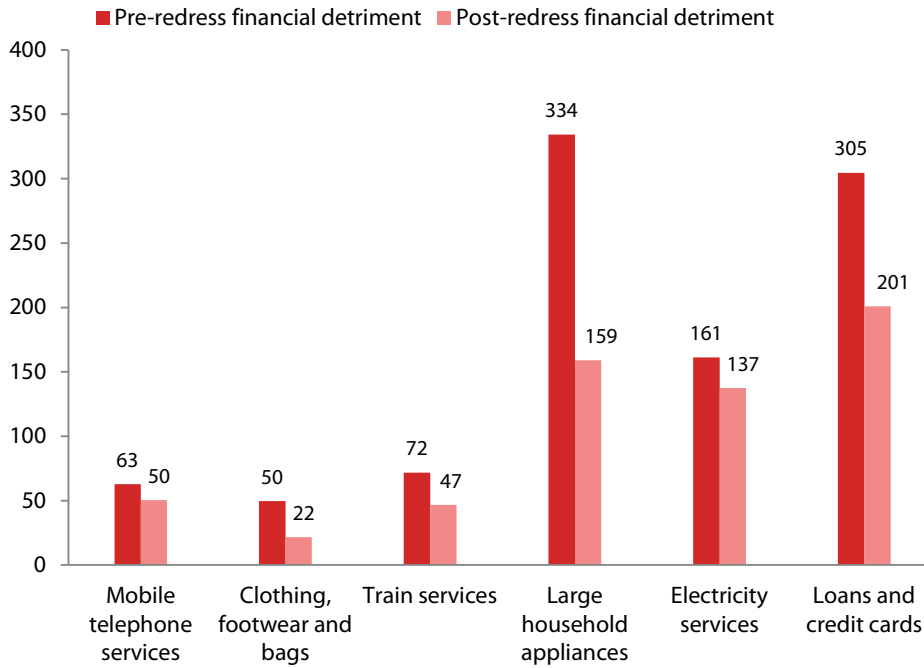
Source: Civic Consulting based on consumer survey, online mode. Median figures are reported in brackets.

The median value of pre-redress financial detriment in the market for large household appliances for respondents who sought redress is twice as high as the median value based on all respondents, reported in table 19 of the main report, in this market (EUR 399.9 vs. EUR 190.3). Also, the average pre-redress financial detriment incurred by respondents who sought redress in the market for loans, credit and credit cards is substantially higher than for the total sample in this market (EUR 304.6 vs. EUR 224.9). Results for post-redress financial detriment for consumers who sought redress show broadly the same picture as the results for the total sample in table 20 of the main report.

<sup>1</sup> Results are presented based on all respondents who sought redress as defined in the text, irrespective of the status of the problem resolution, i.e. also including respondents for whom the action was still ongoing and who had not yet received redress at the time of the interview.

The figure below depicts graphically the average pre- and post-redress financial detriment incurred by online respondents who indicated that they sought redress.<sup>2</sup>

**Figure 1: Pre- and post-redress financial detriment (average per respondent who experienced a problem and sought redress, in Euro), online survey**

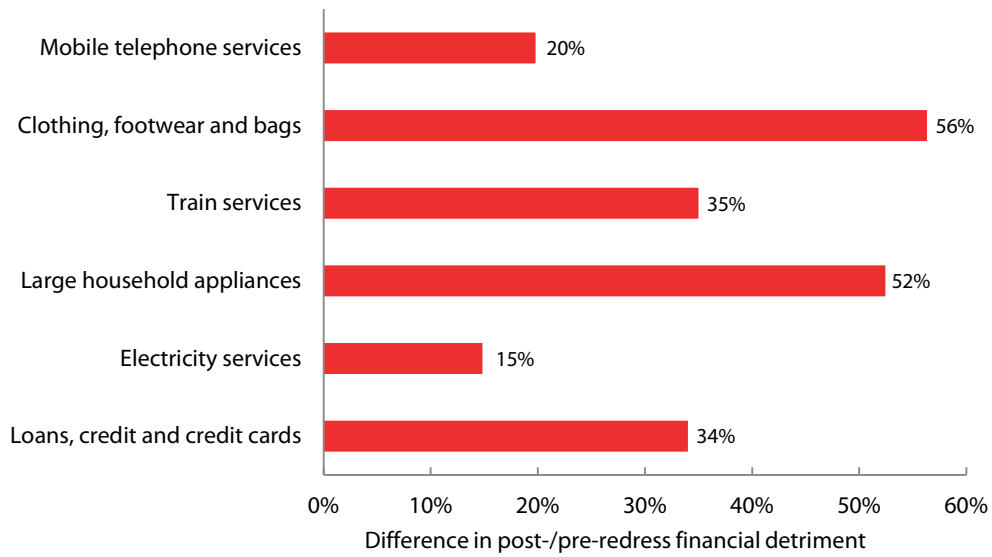


Source: Civic Consulting based on consumer survey, online mode.

The figure below presents the difference in post- and pre-redress financial detriment as a percentage of the pre-redress financial detriment by market, i.e. the proportion of the original financial detriment that the redress accounted for, for online respondents who indicated that they sought redress.

<sup>2</sup> Corresponding results for all respondents are presented in figure 15 of the main report.

**Figure 2: Average difference in post- and pre-redress financial detriment per respondent who experienced a problem and sought redress (percentage of the pre-redress financial detriment, in Euro), online survey**



Source: Civic Consulting based on consumer survey, online mode.<sup>3</sup>

<sup>3</sup> Corresponding results for all respondents are presented in figure 17 of the main report.



## HOW TO OBTAIN EU PUBLICATIONS

### Free publications:

- one copy:  
via EU Bookshop (<http://bookshop.europa.eu>);
- more than one copy or posters/maps:  
from the European Union's representations  
([http://ec.europa.eu/represent\\_en.htm](http://ec.europa.eu/represent_en.htm));  
from the delegations in non-EU countries  
([http://eeas.europa.eu/delegations/index\\_en.htm](http://eeas.europa.eu/delegations/index_en.htm));  
by contacting the Europe Direct service  
([http://europa.eu/eurodirect/index\\_en.htm](http://europa.eu/eurodirect/index_en.htm)) or calling 00 800 6 7 8 9 10 11  
(freephone number from anywhere in the EU) (\*).

(\*) The information given is free, as are most calls (though some operators, phone boxes or hotels may charge you).

### Priced publications:

- via EU Bookshop (<http://bookshop.europa.eu>).



